

THE
INDIAN
INSURANCE
MANUAL
1907.



CALCUTTA
THACKER, SPINK AND CO.

1907.

CALCUTTA :

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PREFACE.

THIS publication has been called into existence by the entire absence of any similar treatise dealing with the business of Life and Fire Insurance in India.

The many books of reference to which at present one has recourse, contain little or no information on the many highly important points of interest to Insurers in India.

It has been the particular endeavour of the publishers in compiling this the first edition of "The Indian Insurance Manual" to meet a longfelt want on the part of the many Insurance Agents, who in the daily course of their business require a handy book of reference giving detailed information regarding the particular office represented and also the corresponding position held by other offices.

The Indian rates of premium relating to each age for both the ordinary Whole Term of Life Assurance and the Endowment Assurance Schemes have been so put together as to be seen at a glance.

Information regarding the numerous Fire Insurance Companies and on the subject of Fire Insurance generally has been compiled with due regard to simplicity of reference.

Great care has been taken in the preparation of the statistics for this publication, but the publishers cannot accept responsibility for any error or errors which may have inadvertently crept in.

All correspondence and Annual Reports should be sent to Thacker, Spink & Co., Publishers, Calcutta.

CALCUTTA, }
May 1907. }

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ORDINARY
WHOLE LIFE ASSURANCE
PAYABLE AT DEATH.

(A) Premiums payable throughout life,

AND

(B) Premiums payable for a limited number of
years.

THE usual form of Life Assurance Contract is a Policy for a sum payable at death only, and maintained by annual Premium payable during the whole of life. This is, in the majority of cases, the best and most economical form of *protection for a family*. It provides the largest sum assured at the smallest immediate outlay.

It may, however, be urged that under this ordinary form of Policy, should the assured live to old age, he will have to pay premiums just when he desires to be relieved as much as possible from work and pecuniary responsibility. Under a "With-Profits" Policy the assured may meet that difficulty by allowing his Bonuses to be devoted to the reduction of future Premiums.

Those who desire their Premiums to cease at a specified time, are completely met by taking out a

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Limited Payments.

Limited Payment Policy, under which a small addition to the Premium is made from the outset, and the total maximum payment is fixed and cannot be exceeded. These Assurances rank for profits of precisely the same amount as ordinary Policies with Whole-Life Premiums and when the Premiums cease the Policy *continues to participate* in exactly the same manner as before, notwithstanding the fact that it has become absolutely free from further payment of Premium. Bonuses, however, under these Policies cannot be devoted to the reduction of Premiums.

A feature of these Policies is that when they have been in force a number of years, should the payments not be kept up, every Premium that has been paid secures an absolutely Free Paid-up Without-Profit Policy for a proportionate amount of the sum assured if application be made for it within a specified number of months of the non-payment of the Premium; and any Bonus previously declared attaches to the Free Policy in full.

It may be taken for granted that the duty or the desirability of simple Life Assurance as a provision for dependents in the event of death is admitted. "The good man leaveth an inheritance," it is said; and where accumulated means are not possessed, the inheritance is formed by foresight and prudence through the medium of a policy. Wife and children are not remitted to the charity of friends; the support that the assurer would continue to them he purchases from his own resources.

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 20 next Birthday.				Age 21 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 27 0 0	Rs. A. P. 62 14 0	Rs. A. P. 46 4 0	Rs. A. P. 38 4 0	Rs. A. P. 27 4 0	Rs. A. P. 63 8 0	Rs. A. P. 46 12 0	Rs. A. P. 38 12 0
Commercial Union ...	28 14 0	64 12 0	48 14 0	41 0 0	29 6 0	65 6 0	49 6 0	41 6 0
Empire of India ...	21 10 0	48 8 0	36 6 0	20 7 0	22 1 0	49 4 0	36 14 0	30 15 0
Gresham ...	26 9 0	60 0 0	44 15 0	37 11 0	26 15 0	60 8 0	45 4 0	37 15 0
Law Union and Crown ...	28 12 0	.....	.....	.....	29 4 0	.....	.....	.....
Liverpool & London & Globe ...	28 13 0	.....	.....	.....	29 5 0	.....	.....	.....
London and Lancashire ...	27 14 8	57 11 4	44 11 4	38 6 0	28 6 0	58 8 0	45 5 4	38 14 0
Manufacturers of Canada ...	27 12 9	59 8 0	45 3 3	38 4 0	28 4 0	60 4 0	45 12 0	38 12 0
New York ...	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile ...	26 2 0	.....	46 12 0	38 8 0	26 10 0	.....	47 4 0	39 0 0
Northern ...	.....	.....	.....	.....	30 9 0	.....	47 8 0	41 0 0
Oriental ...	26 9 0	60 9 0	44 14 0	37 6 0	27 2 0	61 6 0	45 9 0	37 15 0
Pelican and British Empire ...	25 4 0	63 0 0	46 6 0	37 12 0	25 12 0	63 12 0	47 0 0	38 4 0
Provident ...	27 11 4	.....	48 12 8	40 13 4	28 0 0	.....	48 14 8	40 15 4
Royal ...	24 12 0	.....	45 4 0	37 4 0	25 4 0	.....	46 0 0	37 12 0
Royal Exchange ...	25 10 0	60 14 0	45 3 0	37 9 0	26 1 0	61 5 0	45 8 0	37 14 0
Scottish Amicable ...	31 0 0	67 8 0	50 12 0	42 0 0	31 4 0	67 12 0	50 14 0	42 4 0
Standard ...	26 4 0	.....	46 3 4	38 10 8	26 11 4	.....	46 10 8	39 1 4
Star ...	28 11 0	64 0 0	47 4 0	39 2 0	29 2 0	65 0 0	48 0 0	39 12 0
Sun of Canada ...	32 0 0	69 12 0	52 8 0	44 0 0	32 0 0	69 12 0	52 8 0	44 0 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.
Annual Rate per each Rs. 1,000.

Name of Company.	Age 22 next Birthday.				Age 23 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 27 12 0	64 2 0	47 6 0	39 4 0	Rs. A. P. 28 4 0	64 12 0	48 0 0	Rs. A. P. 39 12 0
Commercial Union ...	29 14 0	66 0 0	49 14 0	41 14 0	30 6 0	66 10 0	50 6 0	42 6 0
Empire of India ...	22 9 0	50 0 0	37 7 0	31 7 0	23 1 0	50 12 0	38 0 0	31 15 0
Gresham ...	27 5 0	60 15 0	45 10 0	33 5 0	27 12 0	61 9 0	46 2 0	38 11 0
Law Union and Crown ...	29 12 0	...	...	...	30 4 0	...	...	...
Liverpool & London & Globe ...	29 13 0	...	...	...	30 5 0	...	...	...
London and Lancashire ...	28 14 0	59 6 0	45 14 8	39 5 4	29 5 4	60 4 8	46 10 8	40 0 8
Manufacturers of Canada ...	28 12 0	61 0 9	46 5 7	39 4 0	29 5 7	61 13 7	47 0 0	39 12 9
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	27 2 0	...	47 12 0	39 6 0	27 10 0	...	48 4 0	39 14 0
Northern ...	30 13 0	...	47 12 0	41 3 0	31 3 0	...	48 2 0	41 8 0
Oriental ...	27 12 0	62 4 0	46 4 0	38 8 0	28 7 0	63 3 0	46 15 0	39 2 0
Pelican and British Empire ...	26 6 0	64 10 0	47 10 0	38 12 0	27 0 0	65 8 0	46 4 0	39 6 0
Provident ...	28 5 4	...	49 2 0	41 2 0	28 11 4	...	49 6 0	41 5 4
Royal ...	26 0 0	...	46 12 0	38 4 0	26 12 0	...	47 8 0	38 12 0
Royal Exchange ...	26 8 0	61 15 0	46 0 0	38 4 0	26 15 0	62 12 0	46 10 0	38 13 0
Scottish Amicable ...	31 8 0	68 0 0	51 0 0	42 8 0	31 14 0	68 4 0	47 11 4	42 12 0
Standard ...	27 3 4	...	47 2 8	39 8 0	27 12 0	...	51 0 0	39 15 4
Star ...	29 10 0	66 0 0	48 11 0	40 6 0	30 3 0	67 0 0	49 7 0	41 1 0
Sun of Canada ...	32 0 0	69 12 0	52 8 0	44 0 0	32 0 0	69 12 0	52 8 0	44 0 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS. *Annual Rate per each Rs. 1,000.*

Name of Company.	Age 24 next Birthday.				Age 25 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 28 14 0	Rs. A. P. 65 10 0	Rs. A. P. 48 12 0	Rs. A. P. 40 4 0	Rs. A. P. 29 6 0	Rs. A. P. 66 6 0	Rs. A. P. 49 6 0	Rs. A. P. 40 12 0
Commercial Union ...	31 0 0	67 4 0	50 14 0	42 14 0	31 10 0	68 0 0	51 6 0	43 6 0
Empire of India ...	23 9 0	51 8 0	38 10 0	32 7 0	24 2 0	52 5 0	39 4 0	33 0 0
Gresham ...	28 3 0	62 5 0	46 9 0	39 2 0	28 10 0	62 12 0	47 1 0	39 8 0
Law Union and Crown ...	30 14 0	.....	.....	.....	31 8 0	.....	.....	.....
Liverpool & London & Globe ...	30 14 0	61 4 0	47 6 0	40 12 0	31 7 0	62 3 4	48 1 4	41 4 0
London and Lancashire ...	29 14 0	62 11 3	47 10 5	40 6 5	30 8 9	63 9 7	48 5 7	41 0 0
Manufacturers of Canada ...	29 15 3	.....	.....	.....	31 13 9	67 0 8	52 7 6	44 11 2
New York ...	.....	.....	.....	.....	28 14 0	.....	.....	.....
North British and Mercantile ...	28 4 0	.....	48 14 0	40 6 0	28 4 0	.....	48 15 0	42 3 0
Northern ...	31 9 0	.....	48 9 0	41 13 0	31 15 0	65 1 0	48 6 0	40 6 0
Oriental ...	29 2 0	64 2 0	47 10 0	39 12 0	29 13 0	65 1 0	48 15 0	42 3 0
Pelican and British Empire ...	27 10 0	66 8 0	48 14 0	40 0 0	28 4 0	67 8 0	49 10 0	40 10 0
Provident ...	29 2 0	.....	49 11 4	41 10 8	29 9 4	.....	50 0 0	41 14 8
Royal ...	27 8 0	.....	48 4 0	39 4 0	28 4 0	65 0 0	49 4 0	40 0 0
Royal Exchange ...	27 9 0	63 13 0	47 6 0	39 7 0	28 3 0	65 0 0	48 6 0	40 4 0
Scottish Amicable ...	32 2 0	68 8 0	51 4 0	43 0 0	32 6 0	68 12 0	51 8 0	43 4 0
Standard ...	28 5 4	.....	48 5 4	40 8 0	28 15 4	.....	48 15 4	41 0 8
Star ...	30 12 0	68 1 0	50 5 0	41 13 0	31 5 0	69 3 0	51 3 0	42 9 0
Sun of Canada ...	32 0 0	69 12 0	52 8 0	44 0 0	32 0 0	69 12 0	52 8 0	44 0 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.
Annual Rate per each Rs. 1,000.

Name of Company.	Age 26 next Birthday.				Age 27 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	29 14 0	67 2 0	50 0 0	41 4 0	30 8 0	68 2 0	50 10 0	41 12 0
Empire of India ...	32 4 0	68 10 0	51 14 0	43 12 0	32 14 0	69 6 0	52 6 0	44 4 0
Gresham ...	24 11 0	53 2 0	39 15 0	33 9 0	25 5 0	54 0 0	40 10 0	34 2 0
Law Union and Crown ...	29 2 0	63 7 0	47 10 0	40 0 0	29 11 0	64 0 0	40 6 0	34 2 0
Liverpool & London & Globe ...	32 2 0	...	...	...	32 12 0	...	...	40 6 0
London and Lancashire ...	32 1 0	63 3 4	48 14 0	41 14 8	32 11 0	...	...	...
Manufacturers of Canada ...	31 0 0	63 3 4	48 14 0	41 14 8	31 10 0	64 4 8	49 10 8	42 9 4
New York ...	31 3 3	64 8 9	49 0 9	41 9 7	31 13 7	65 8 9	49 12 9	42 4 0
North British and Mercantile ...	32 8 2	68 0 2	53 3 8	45 5 11	33 3 2	69 0 4	54 0 8	46 1 3
Northern ...	29 8 0	...	50 2 0	41 8 0	30 2 0	...	50 14 0	42 0 0
Orbital ...	32 5 0	...	49 6 0	42 9 0	32 13 0	...	49 15 0	43 1 0
Pelican and British Empire ...	30 9 0	66 0 0	49 2 0	41 1 0	31 5 0	67 0 0	49 14 0	41 12 0
Provident ...	28 14 0	68 6 0	50 6 0	41 4 0	29 10 0	69 6 0	51 2 0	41 14 0
Royal ...	30 1 4	...	50 5 4	42 2 8	30 10 8	...	50 13 4	42 10 0
Royal Exchange ...	29 0 0	...	50 4 0	40 12 0	29 12 0	...	51 4 0	41 8 0
Scottish Amicable ...	23 13 0	66 4 0	49 5 0	41 0 0	29 9 0	67 8 0	50 4 0	41 14 0
Standard ...	32 10 0	69 0 0	51 12 0	43 8 0	32 14 0	69 4 0	52 0 0	43 12 0
Star ...	29 10 8	...	49 10 0	41 9 4	30 6 0	70 5 5	50 5 4	42 3 4
Sun of Canada ...	31 14 0	69 13 0	51 11 0	45 0 0	32 8 0	70 7 0	52 3 0	43 7 4
...	32 12 0	70 8 0	53 4 0	44 12 0	33 8 0	71 8 0	53 12 0	45 4 4

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 23 next Birthday.				Age 29 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union...	31 0 0	69 0 0	51 4 0	42 6 0	31 12 0	69 14 0	52 0 0	43 0 0
Empire of India ...	33 8 0	70 2 0	52 14 0	44 12 0	34 2 0	71 0 0	53 8 0	45 4 0
Gresham ...	25 15 0	54 14 0	41 5 0	34 12 0	26 9 0	55 13 0	42 1 0	35 6 0
Law Union and Crown	30 3 0	64 12 0	48 10 0	40 15 0	30 12 0	65 9 0	49 4 0	41 7 0
Liverpool & London & Globe...	33 4 0	.....	.....	.....	34 0 0	.....	.....	.....
London and Lancashire	33 6 0	.....	.....	.....	34 0 0	.....	.....	.....
Manufacturers of Canada	32 3 4	65 5 4	50 7 4	43 4 8	32 13 4	66 6 8	51 3 4	43 14 8
New York ...	32 8 9	66 8 9	50 9 7	42 14 5	33 4 9	67 9 7	51 6 5	43 9 7
North British and Mercantile	33 14 11	70 1 1	54 13 11	46 13 0	34 10 11	71 2 5	55 11 10	47 9 1
Northern ...	30 14 0	.....	51 8 0	42 10 0	31 10 0	.....	52 4 0	43 4 0
Oriental ...	33 5 0	.....	50 9 0	43 9 0	33 15 0	.....	51 3 0	43 4 0
Pelican and British Empire	32 2 0	68 1 0	50 11 0	42 8 0	33 0 0	69 2 0	52 10 0	43 4 0
Provident ...	30 6 0	70 6 0	51 14 0	42 8 0	31 2 0	71 6 0	52 0 0	43 4 0
Royal ...	31 4 8	.....	51 6 8	43 2 8	31 15 4	.....	52 0 0	43 12 0
Royal Exchange ...	30 8 0	.....	52 0 0	42 0 0	31 8 0	.....	52 12 0	42 8 0
Scottish Amicable ...	30 6 0	68 12 0	51 4 0	42 12 0	31 4 0	69 15 0	52 3 0	43 9 0
Standard ...	33 2 0	69 8 0	52 4 0	44 0 0	33 6 0	69 14 0	52 8 0	44 4 0
Star ...	31 1 4	.....	51 1 0	42 14 0	31 14 0	.....	51 14 0	44 10 0
Sun of Canada ...	33 3 0	71 9 0	53 1 0	44 4 0	33 13 0	72 3 0	53 0 0	44 13 0
...	34 0 0	72 8 0	54 12 0	46 0 0	34 12 0	73 8 0	55 8 0	46 12 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS. Annual Rate per each Rs. 1,000.

Name of Company.	Age 80 next Birthday.				Age 81 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P. 32 6 0	Rs. A. P. 70 12 0	Rs. A. P. 52 12 0	Rs. A. P. 43 10 0	Rs. A. P. 33 2 0	Rs. A. P. 71 12 0	Rs. A. P. 53 8 0	Rs. A. P. 44 4 0
Commercial Union	34 14 0	71 14 0	54 2 0	45 14 0	35 8 0	72 14 0	54 14 0	46 10 0
Empire of India	27 4 0	56 13 0	42 13 0	36 0 0	27 15 0	57 13 0	43 10 0	36 11 0
Gresham	31 5 0	66 3 0	49 12 0	41 15 0	31 15 0	67 0 0	50 7 0	42 8 0
Law Union and Crown	34 10 0	.....	.....	.....	35 6 0	.....	.....	.....
Liverpool & London & Globe	33 6 8	67 4 0	52 0 0	44 7 4	35 3 0	68 1 4	52 9 4	45 1 4
London and Lancashire	34 1 7	68 11 3	52 4 0	44 6 5	34 14 5	69 12 9	53 1 7	45 3 3
Manufacturers of Canada	35 7 8	72 4 6	56 10 1	48 5 9	36 5 0	73 7 0	57 9 0	49 2 11
New York	32 6 0	.....	53 0 0	43 14 0	33 2 0	.....	53 14 0	44 10 0
North British and Mercantile	34 8 0	.....	51 13 0	44 11 0	35 2 0	.....	52 8 0	45 4 0
Northern	33 15 0	70 3 0	53 8 0	44 0 0	34 14 0	71 5 0	53 5 0	44 13 0
Oriental	32 0 0	72 6 0	52 9 4	44 4 0	32 14 0	73 6 0	54 6 0	44 12 0
Pelican and British Empire	32 10 0	.....	52 8 0	43 4 0	33 5 4	.....	53 3 4	44 14 0
Provident	32 8 0	.....	53 0 0	44 4 0	33 8 0	.....	54 8 0	44 0 0
Royal	32 3 0	71 1 0	53 0 0	44 4 0	33 3 0	72 3 0	53 13 0	45 0 0
Royal Exchange	33 10 0	70 4 0	52 12 0	44 8 0	34 0 0	70 12 0	53 0 0	44 12 0
Scottish Amicable	32 11 4	.....	52 11 4	44 6 0	33 6 0	.....	54 8 4	44 14 8
Standard	34 6 0	72 14 0	56 3 0	45 5 0	35 0 0	74 1 0	55 2 0	46 3 0
Star	35 12 0	74 8 0	56 4 0	47 8 0	36 8 0	75 12 0	57 0 0	48 4 0
Sun of Canada	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 82 next Birthday.					Age 88 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.
City of Glasgow ...	Rs. A. P. 33 14 0	Rs. A. P. 72 12 0	Rs. A. P. 54 4 0	Rs. A. P. 44 14 0	Rs. A. P. 34 10 0	Rs. A. P. 73 12 0	Rs. A. P. 55 2 0	Rs. A. P. 45 10 0	Rs. A. P. 34 10 0	Rs. A. P. 73 12 0
Commercial Union ...	36 4 0	73 14 0	55 12 0	47 6 0	37 0 0	74 14 0	56 10 0	48 2 0	37 0 0	74 14 0
Empire of India ...	28 11 0	58 14 0	44 7 0	37 6 0	29 8 0	59 15 0	45 4 0	38 2 0	29 8 0	59 15 0
Gresham ...	32 9 0	67 13 0	51 0 0	43 1 0	33 5 0	68 12 0	51 12 0	43 11 0	33 5 0	68 12 0
Law Union and Crown ...	36 2 0	.....	.....	.....	36 12 0	.....	.....	.....	36 12 0	.....
Liverpool & London & Globe ...	35 14 0	.....	.....	45 10 8	35 9 0	.....	.....	46 5 4	35 9 0	.....
London and Lancashire ...	34 10 0	69 0 0	53 4 0	46 0 0	35 5 4	70 0 0	54 1 4	46 13 7	35 5 4	70 0 0
Manufacturers of Canada ...	35 12 9	71 0 0	58 8 6	50 10 0	36 12 0	72 3 3	54 15 3	46 15 2	36 12 0	72 3 3
New York ...	37 3 0	74 10 5	54 10 0	45 4 0	38 2 1	75 14 7	59 8 8	50 15 2	37 3 0	74 10 5
North British and Mercantile ...	33 14 0	.....	53 3 0	45 13 0	34 12 0	.....	53 8 0	46 0 0	33 14 0	.....
Notern ...	35 12 0	.....	53 3 0	45 13 0	36 7 0	.....	53 15 0	46 8 0	35 12 0	.....
Oriental ...	35 13 0	72 7 0	55 4 0	45 11 0	36 14 0	73 10 0	55 3 0	46 9 0	35 13 0	72 7 0
Pelican and British Empire ...	33 12 0	74 8 0	55 4 0	45 8 0	34 12 0	75 12 0	56 4 0	46 6 0	33 12 0	74 8 0
Provident ...	34 0 0	.....	53 12 8	45 7 4	34 10 0	.....	56 8 0	45 14 8	34 0 0	.....
Royal ...	34 8 0	.....	55 8 0	44 12 0	35 8 0	.....	56 8 0	45 12 0	34 8 0	.....
Royal Exchange ...	34 0 0	73 4 0	54 10 0	45 11 0	34 12 0	74 4 0	55 6 0	46 6 0	34 0 0	73 4 0
Scottish Amicable ...	34 10 0	71 4 0	53 6 0	45 0 0	35 4 0	72 0 0	53 12 0	45 6 0	34 10 0	71 4 0
Standard ...	34 0 8	.....	53 14 0	45 8 0	34 12 8	.....	54 8 8	46 2 0	34 0 8	.....
Star ...	35 11 0	75 5 0	56 2 0	47 1 0	36 6 0	76 1 0	56 13 0	47 12 0	35 11 0	75 5 0
Sun of Canada ...	37 8 0	76 12 0	58 0 0	49 0 0	38 4 0	78 0 0	59 0 0	49 12 0	37 8 0	76 12 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 34 next Birthday.				Age 35 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 35 8 0	Rs. A. P. 74 14 0	Rs. A. P. 51 0 0	Rs. A. P. 46 6 0	Rs. A. P. 36 8 0	Rs. A. P. 75 0 0	Rs. A. P. 56 14 0	Rs. A. P. 47 4 0
Commercial Union ...	37 14 0	75 14 0	57 8 0	48 14 0	38 12 0	77 0 0	58 6 0	49 10 0
Empire of India ...	30 6 0	61 1 0	46 2 0	38 15 0	31 5 0	62 4 0	47 1 0	39 12 0
Gresham ...	33 15 0	69 8 0	52 6 0	44 4 0	34 12 0	70 7 0	53 2 0	44 15 0
Law Union and Crown ...	37 12 0	.....	.....	.....	38 10 0	.....	.....	.....
Liverpool & London & Globe ...	37 5 0	.....	.....	.....	38 2 0	.....	.....	.....
London and Lancashire ...	36 0 8	71 1 4	54 14 8	47 0 0	36 12 8	72 3 4	55 12 0	47 12 0
Manufacturers of Canada ...	37 11 3	73 7 3	56 0 0	47 11 3	38 12 9	74 12 0	57 0 9	48 10 5
New York ...	39 1 7	77 3 2	60 9 5	51 14 1	40 2 3	78 9 0	57 2 0	47 8 0
North British and Mercantile ...	35 8 0	.....	56 6 0	46 12 0	36 0 0	.....	55 6 0	47 12 0
Northern ...	37 3 0	.....	54 11 0	47 2 0	37 14 0	76 2 0	57 4 0	48 7 0
Oriental ...	38 0 0	74 14 0	56 3 0	47 8 0	39 2 0	78 4 0	58 4 0	48 4 0
Pelican and British Empire ...	35 14 0	77 0 0	57 4 0	47 4 0	37 0 0	78 4 0	58 4 0	47 12 0
Provident ...	35 5 4	.....	54 14 0	46 7 4	36 6 8	.....	55 8 0	47 1 4
Royal ...	36 8 0	.....	57 8 0	46 12 0	37 8 0	76 5 0	58 0 0	47 12 0
Royal Exchange ...	35 6 0	75 4 0	56 3 0	47 0 0	36 2 0	76 5 0	58 0 0	47 12 0
Scottish Amicable ...	35 14 0	72 12 0	54 4 0	45 12 0	36 10 0	73 8 0	55 0 0	46 4 0
Standard ...	35 8 8	.....	55 3 4	46 12 0	36 5 4	.....	55 15 4	47 7 4
Star ...	37 2 0	77 5 0	57 13 0	48 11 0	38 4 0	78 11 0	58 15 0	49 11 0
Sun of Canada ...	39 4 0	79 4 0	60 0 0	50 12 0	40 8 0	80 8 0	61 0 0	51 8 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 36 next Birthday.					Age 37 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	37 8 0	77 2 0	57 12 0	48 0 0	38 10 0	78 6 0	58 10 0	48 14 0	38 10 0	78 6 0
Empire of India ..	39 8 0	78 0 0	59 4 0	50 6 0	40 6 0	79 0 0	60 2 0	51 2 0	40 6 0	79 0 0
Gresham	32 5 0	63 8 0	48 0 0	40 10 0	33 5 0	64 12 0	49 0 0	41 9 0	33 5 0	64 12 0
Law Union and Crown	35 8 0	71 4 0	53 13 0	45 9 0	36 6 0	72 5 0	54 10 0	46 5 0	36 6 0	72 5 0
Liverpool & London & Globe	39 8 0	.....	.....	.....	40 6 0	.....	.....	.....	40 6 0	.....
London and Lancashire	39 0 0	.....	.....	.....	39 14 0	.....	.....	.....	39 14 0	.....
Manufacturers of Canada	37 9 4	73 6 0	56 10 0	48 4 0	38 7 4	74 9 4	57 8 8	49 4 0	38 7 4	74 9 4
New York	39 14 5	78 1 7	58 1 7	49 9 7	41 0 0	77 8 0	59 4 0	50 10 5	41 0 0	77 8 0
North British and Mercantile	41 3 8	79 15 4	62 13 3	53 14 5	42 6 1	81 6 9	64 0 4	54 15 8	42 6 1	81 6 9
Northern	37 4 0	.....	57 14 0	48 4 0	38 4 0	.....	.....	.....	37 4 0	.....
Oriental	38 11 0	.....	56 2 0	48 7 0	39 9 0	.....	.....	.....	38 11 0	.....
Pelican and British Empire	40 5 0	77 7 0	58 5 0	49 7 0	41 10 0	78 12 0	59 7 0	50 4 0	40 5 0	77 7 0
Provident	38 2 0	79 8 0	59 4 0	49 4 0	39 4 0	80 14 0	60 6 0	50 8 0	38 2 0	79 8 0
Royal	36 13 4	.....	56 2 0	47 10 8	37 10 0	.....	.....	.....	36 13 4	.....
Royal Exchange	38 8 0	.....	59 12 0	48 12 0	39 8 0	.....	.....	.....	38 8 0	.....
Scottish Amicable	36 14 0	77 6 0	57 13 0	48 7 0	37 11 0	78 8 0	58 11 0	49 12 0	36 14 0	77 6 0
Standard	37 6 0	74 8 0	56 0 0	47 2 0	38 2 0	75 12 0	57 8 0	48 0 0	37 6 0	74 8 0
Star	37 3 4	.....	56 11 4	48 2 8	38 2 0	.....	.....	.....	37 3 4	.....
Sun of Canada	39 4 0	80 1 0	60 2 0	50 13 0	40 6 0	81 9 0	61 6 0	52 0 0	39 4 0	80 1 0
	41 8 0	81 12 0	62 0 0	52 8 0	42 12 0	83 4 0	63 0 0	53 8 0	41 8 0	81 12 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 38 next Birthday.				Age 39 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P. 39 12 0	Rs. A. P. 79 12 0	Rs. A. P. 59 10 0	Rs. A. P. 49 14 0	Rs. A. P. 41 0 0	Rs. A. P. 81 2 0	Rs. A. P. 60 10 0	Rs. A. P. 50 14 0
Commercial Union	41 6 0	80 4 0	61 2 0	52 0 0	42 6 0	81 8 0	62 2 0	52 14 0
Empire of India	34 6 0	66 1 0	50 1 0	42 8 0	35 8 0	67 6 0	51 3 0	43 8 0
Gresham	37 4 0	73 3 0	55 7 0	47 1 0	38 2 0	74 4 0	56 3 0	47 12 0
Law Union and Crown	41 4 0	.....	.....	.....	42 4 0	.....	.....	.....
Liverpool & London & Globe	40 13 0	.....	.....	.....	41 13 0	.....	.....	.....
London and Lancashire	39 5 4	75 13 4	58 8 0	50 0 8	40 4 0	77 2 0	59 7 4	50 14 0
Manufacturers of Canada	42 4 0	78 15 3	60 6 5	51 11 3	43 8 9	80 7 3	61 9 7	52 13 7
New York	43 9 7	82 14 11	65 4 3	56 1 9	44 14 3	84 8 2	66 9 0	57 4 8
North British and Mercantile	39 4 0	.....	59 12 0	49 14 0	40 4 0	.....	60 12 0	50 12 0
Northern	40 6 0	.....	57 14 0	50 0 0	41 5 0	.....	58 13 0	50 13 0
Oriental	42 15 0	80 2 0	60 9 0	51 10 0	44 6 0	81 9 0	61 12 0	52 13 0
Pelican and British Empire	40 8 0	82 4 0	61 8 0	51 4 0	41 14 0	83 10 0	62 10 0	52 6 0
Provident	38 8 0	.....	57 8 8	49 0 8	39 8 8	.....	58 6 8	49 14 8
Royal	40 12 0	.....	62 0 0	50 12 0	42 0 0	.....	63 4 0	51 12 0
Royal Exchange	38 9 0	79 10 0	59 10 0	50 0 0	39 8 0	80 12 0	60 8 0	50 13 0
Scottish Amicable	39 0 0	77 4 0	58 0 0	49 0 0	39 12 0	78 12 0	59 4 0	50 0 0
Standard	39 0 8	.....	58 5 4	49 11 4	40 0 8	.....	59 2 8	50 8 8
Star	41 9 0	83 1 0	62 9 0	53 3 0	42 12 0	84 9 0	63 14 0	54 7 0
Sun of Canada	43 12 0	84 8 0	64 4 0	54 8 0	45 4 0	86 0 0	65 4 0	55 12 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 40 next Birthday.					Age 41 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P. 42 4 0	Rs. A. P. 82 8 0	Rs. A. P. 61 12 0	Rs. A. P. 51 14 0	Rs. A. P. 43 12 0	Rs. A. P. 43 12 0	Rs. A. P. 83 14 0	Rs. A. P. 63 2 0	Rs. A. P. 53 2 0	Rs. A. P. 53 2 0
Commercial Union...	43 8 0	82 12 0	63 4 0	53 14 0	44 10 0	44 10 0	84 2 0	64 6 0	54 14 0	54 14 0
Empire of India	36 11 0	68 12 0	52 5 0	44 9 0	38 0 0	38 0 0	70 3 0	53 8 0	49 8 0	49 8 0
Gresham	39 2 0	75 5 0	57 2 0	48 10 0	40 3 0	40 3 0	76 7 0	58 0 0	49 8 0	49 8 0
Law Union and Crown	43 4 0	.....	.....	.....	44 8 0	44 8 0	.....	.....	.....	.....
Liverpool & London & Globe...	42 12 0	.....	.....	.....	43 12 0	43 12 0	.....	.....	.....	.....
London and Lancashire	41 2 8	78 5 4	60 8 0	51 10 8	42 2 0	42 2 0	79 8 0	61 3 4	52 7 4	52 7 4
Manufacturers of Canada	44 15 3	82 0 0	62 14 5	54 0 9	46 5 7	46 5 7	83 9 7	64 4 0	55 4 9	55 4 9
New York	46 4 2	86 2 5	67 14 9	58 8 8	47 11 2	47 11 2	87 13 9	63 5 7	59 13 9	59 13 9
North British and Mercantile	41 6 0	.....	61 12 0	51 12 0	42 10 0	42 10 0	.....	63 0 0	52 14 0	52 14 0
Northern	42 5 0	.....	59 13 0	51 11 0	43 5 0	43 5 0	.....	60 11 0	52 9 0	52 9 0
Oriental	45 14 0	83 0 0	63 1 0	54 0 0	.....	.....	84 8 0	64 6 0	.....	.....
Pelican and British Empire	43 4 0	85 0 0	63 12 0	53 8 0	44 12 0	44 12 0	86 6 0	65 0 0	51 12 0	51 12 0
Provident	40 8 0	.....	59 4 0	50 12 0	41 8 8	41 8 8	.....	60 2 0	51 10 0	51 10 0
Royal	43 4 0	.....	64 12 0	53 0 0	44 12 0	44 12 0	.....	66 8 0	54 4 0	54 4 0
Royal Exchange	40 7 0	82 0 0	61 8 0	51 10 0	41 8 0	41 8 0	83 4 0	62 8 0	52 8 0	52 8 0
Scottish Amicable	40 10 0	80 4 0	60 8 0	51 4 0	42 2 0	42 2 0	82 0 0	61 12 0	52 8 0	52 8 0
Standard	41 0 8	.....	60 0 8	51 6 8	42 1 4	42 1 4	.....	60 14 8	52 4 8	52 4 8
Star	44 4 0	86 2 0	65 3 0	55 11 0	45 12 0	45 12 0	87 11 0	66 11 0	57 2 0	57 2 0
Sun of Canada	46 8 0	87 8 0	66 8 0	56 12 0	.....	.....	89 0 0	67 12 0	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 42 next Birthday.				Age 48 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	45 4 0	85 6 0	64 8 0	54 6 0	46 12 0	86 14 0	63 14 0	53 10 0
Empire of India	45 14 0	85 8 0	65 10 0	56 2 0	47 2 0	87 0 0	67 0 0	57 8 0
Gresham	39 6 0	71 11 0	54 12 0	.. 7 0	40 13 0	73 4 0	56 1 0	.. 6 0
Law Union and Crown	41 5 0	77 11 0	59 1 0	.. ..	42 8 0	78 13 0	60 1 0	.. ..
Liverpool & London & Globe	45 12 0	.. ..	.. ..	.. ..	47 0 0	.. ..	.. ..	.. ..
London and Lancashire	44 12 0	.. ..	.. ..	.. ..	45 13 0	.. ..	.. ..	.. ..
Manufacturers of Canada	43 1 4	80 9 4	62 0 8	53 3 4	44 0 8	81 10 8	62 14 0	53 15 4
New York	47 14 5	85 4 9	65 10 5	56 9 7	49 8 0	87 0 9	67 0 9	58 0 0
North British and Mercantile	49 3 10	89 10 3	70 13 5	61 4 0	50 14 1	91 8 0	72 6 9	62 11 6
Northern	43 12 0	.. ..	64 6 0	54 2 0	45 2 0	.. ..	65 12 0	55 6 0
Oriental	44 7 0	.. ..	61 13 0	53 9 0	45 10 0	.. ..	62 13 0	54 9 0
Pelican and British Empire	.. ..	86 1 0	65 11 0	.. ..	.. ..	87 11 0	67 3 0	.. ..
Provident	46 4 0	87 14 0	66 4 0	56 0 0	47 14 0	89 6 0	67 10 0	57 4 0
Royal	42 10 8	.. ..	61 2 0	52 9 4	43 15 4	.. ..	62 4 8	53 12 0
Royal Exchange	46 4 0	.. ..	68 4 0	55 12 0	48 0 0	.. ..	70 0 0	57 4 0
Scottish Amicable	43 9 0	84 8 0	63 8 0	53 6 0	43 11 0	85 12 0	64 9 0	54 6 0
Standard	42 8 0	83 12 0	63 4 0	53 12 0	45 0 0	85 8 0	64 12 0	55 0 0
Star	43 2 8	.. ..	61 13 4	53 3 4	44 4 8	.. ..	62 12 0	54 2 8
Sun of Canada	47 7 0	89 5 0	68 2 0	58 9 0	49 4 0	91 0 0	69 10 0	60 1 0
.. ..	.. ..	90 12 0	69 4 0	.. ..	.. ..	92 4 0	70 8 0	.. ..

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 44 next Birthday.				Age 45 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 48 4 0	Rs. A. P. 88 6 0	Rs. A. P. 67 6 0	Rs. A. P. 57 0 0	Rs. A. P. 49 14 0	Rs. A. P. 90 0 0	Rs. A. P. 69 0 0	Rs. A. P. 58 8 0
Commercial Union ...	48 8 0	88 10 0	68 6 0	58 14 0	50 0 0	90 4 0	69 12 0	58 8 0
Empire of India ...	42 5 0	74 13 0	57 6 0	...	43 14 0	76 7 0	58 12 0	60 6 0
Gresham ...	43 12 0	80 4 0	61 3 0	52 7 0	45 2 0	81 10 0	62 6 0	...
Law Union and Crown ...	48 4 0	...	...	...	49 10 0	...	...	53 10 0
Liverpool & London & Globe ...	46 14 0	...	...	...	48 0 0	...	...	...
London and Lancashire ...	45 1 4	82 12 0	63 12 0	54 12 0	46 3 4	83 13 4	64 10 0	...
Manufacturers of Canada ...	51 3 3	88 13 7	68 9 7	59 8 0	53 0 9	90 11 3	70 4 0	55 11 4
New York ...	52 9 7	93 6 11	74 1 0	64 4 4	54 7 0	95 7 4	75 12 10	61 0 9
North British and Mercantile ...	46 10 0	...	67 2 0	56 10 0	48 2 0	...	68 8 0	65 14 7
Northern ...	46 13 0	...	63 15 0	55 9 0	48 1 0	...	65 1 0	58 0 0
Oriental ...	...	89 6 0	68 11 0	58 12 0	...	91 2 0	70 4 0	56 9 0
Pelican and British Empire ...	49 8 0	91 0 0	69 0 0	58 12 0	51 6 0	92 10 0	70 8 0	60 4 0
Provident ...	45 4 8	...	63 6 8	54 15 4	46 10 8	...	64 10 8	56 3 4
Royal ...	49 12 0	...	71 12 0	58 12 0	51 8 0	...	73 8 0	60 8 0
Royal Exchange ...	44 14 0	87 2 0	65 11 0	55 6 0	46 1 0	88 8 0	66 13 0	58 6 0
Scottish Amicable ...	46 8 0	87 4 0	66 4 0	56 8 0	48 2 0	89 0 0	67 12 0	58 0 0
Standard ...	45 8 0	...	63 11 4	55 3 4	46 12 0	...	64 11 4	56 4 8
Star ...	51 5 0	92 13 0	71 4 0	61 11 0	53 7 0	94 10 0	72 13 0	63 5 0
Sum of Canada ...	...	94 0 0	72 0 0	...	...	95 12 0	73 12 0	...

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.
Annual Rate per each Rs. 1,000.

Name of Company.	Age 46 next Birthday.				Age 47 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	51 8 0	78 2 0	83 0 0	54 12 0	53 4 0	79 14 0	84 13 0	56 0 0
Empire of India ..	46 9 0	83 0 0	83 0 0	54 12 0	48 0 0	84 7 0	84 13 0	56 0 0
Gresham ..	51 6 0	83 0 0	83 0 0	54 12 0	53 2 0	84 7 0	84 13 0	56 0 0
Law Union and Crown ..	47 6 8	85 0 0	85 0 0	53 12 8	50 10 0	86 4 0	86 10 0	57 11 4
Liverpool & London & Globe ..	55 0 0	92 10 5	92 10 5	62 11 3	57 0 9	94 12 0	73 11 3	64 7 3
London and Lancashire ..	56 6 5	97 9 3	97 9 3	67 10 5	58 7 10	99 12 10	79 9 0	69 8 2
Manufacturers of Canada ..	49 14 0	92 14 0	92 14 0	57 11 0	51 10 0	94 12 0	71 10 0	58 13 0
New York ..	49 6 0	94 6 0	94 6 0	57 11 0	55 8 0	96 2 0	73 12 0	58 13 0
North British and Mercantile ..	48 3 4	94 6 0	94 6 0	57 11 0	55 8 0	96 2 0	73 12 0	58 13 0
Northern ..	47 4 0	89 15 0	89 15 0	57 7 0	48 9 0	91 6 0	69 4 0	58 7 0
Oriental ..	49 12 0	90 12 0	90 12 0	59 8 0	51 8 0	92 8 0	70 12 0	61 0 0
Pelican and British Empire ..	48 6 8	90 12 0	90 12 0	59 8 0	50 3 4	92 8 0	70 12 0	61 0 0
Provident ..	97 12 0	97 12 0	97 12 0	57 11 0	51 10 0	94 12 0	71 10 0	58 13 0
Royal ..	47 4 0	89 15 0	89 15 0	57 7 0	48 9 0	91 6 0	69 4 0	58 7 0
Royal Exchange ..	49 12 0	90 12 0	90 12 0	59 8 0	51 8 0	92 8 0	70 12 0	61 0 0
Scottish Amicable ..	48 6 8	90 12 0	90 12 0	59 8 0	50 3 4	92 8 0	70 12 0	61 0 0
Standard ..	97 12 0	97 12 0	97 12 0	57 11 0	51 10 0	94 12 0	71 10 0	58 13 0
Star ..	47 4 0	89 15 0	89 15 0	57 7 0	48 9 0	91 6 0	69 4 0	58 7 0
Sun of Canada ..	97 12 0	97 12 0	97 12 0	57 11 0	51 10 0	94 12 0	71 10 0	58 13 0

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 48 next Birthday.				Age 49 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	55 0 0	81 12 0	...	...	56 14 0	...	...	...
Empire of India ...	...	85 14 0	...	...	...	83 11 0	...	...
Gresham ...	49 9 0	...	66 2 0	57 4 0	87 9 0	67 9 0	...	58 11 0
Law Union and Crown ...	54 14 0	...	...	...	...	...	...	...
Liverpool & London & Globe ...	52 2 0	...	...	...	56 12 0	...	...	...
London and Lancashire ...	50 2 0	87 10 0	67 13 4	58 14 8	53 13 0	89 3 4	69 4 0	60 4 8
Manufacturers of Canada ...	59 4 0	96 13 7	75 8 9	66 4 9	51 11 4	99 0 0	77 9 7	68 4 9
New York ...	60 11 4	102 1 11	81 9 7	71 7 6	63 1 3	104 9 1	83 12 2	73 9 1
North British and Mercantile ...	53 8 0	...	73 4 0	...	55 8 0	...	75 0 0	...
Northern ...	52 3 0	...	68 9 0	60 0 0	53 13 0	...	69 15 0	61 5 0
Oriental ...	...	96 12 0	...	...	...	98 12 0	...	...
Pelican and British Empire ...	57 10 0	98 0 0	75 8 0	...	60 0 0	100 0 0	77 8 0	...
Provident ...	51 10 0	...	68 8 0	...	53 8 0	...	69 15 4	...
Royal ...	...	...	...	...	...	...	...	...
Royal Exchange ...	49 15 0	92 15 0	70 8 0	59 10 0	...	94 8 0	71 14 0	60 13 0
Scottish Amicable ...	53 4 0	94 4 0	72 4 0	62 8 0	55 2 0	96 0 0	73 12 0	64 0 0
Standard ...	52 2 0	...	69 2 8	...	54 2 0	...	70 12 8	...
Star ...	...	...	...	...	...	...	...	...
Sun of Canada ...	...	101 12 0	...	...	...	103 12 0	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITH PROFITS *Annual Rate per each Rs. 1,000.*

Name of Company.	Age 50 next Birthday.				
	PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union...	58 14 0	.....	.....	.....	.....
Empire of India ...	.....	85 11 0	.....	.....	.....
Gresham ...	53 1 0	89 4 0	69 1 0	60 4 0	.....
Law Union and Crown	58 10 0	.....	.....	.....	.....
Liverpool & London & Globe...	53 6 8	90 15 4	70 13 4	61 12 0	.....
London and Lancashire	64 0 9	101 4 9	79 10 5	70 6 5	.....
Manufacturers of Canada	65 9 7	107 1 9	86 0 6	75 12 8	.....
New York ...	57 10 0	.....	76 10 0	.....	.....
North British and Mercantile	55 7 0	100 14 0	71 4 0	62 10 0	.....
Oriental ...	62 6 0	102 0 0	79 8 0	.....	.....
Pelican and British Empire	55 9 4	.....	71 9 4	.....	.....
Provident ...	53 1 0	96 3 0	73 4 0	62 1 0	.....
Royal ...	57 8 0	98 0 0	75 4 0	65 8 0	.....
Royal Exchange	56 4 0	.....	72 7 4	.....	.....
Scottish Amicable ...	.....	106 0 0	.....	.....	.....
Standard ...	.....	.....	.....	.....	.....
Star ...	.....	.....	.....	.....	.....
Sun of Canada ...	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 20 next Birthday.					Age 21 next Birthday.				
	PREMIUMS PAYABLE.					PREMIUMS PAYABLE.				
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	By 25 Payments.	Through- out Life.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	24 0 0	53 6 0	39 8 0	32 8 0	24 4 0	53 14 0	40 0 0	32 14 0	32 14 0	24 4 0
Empire of India ...	25 0 0	55 8 0	41 14 0	35 4 0	25 6 0	56 0 0	42 4 0	35 14 0	35 14 0	25 6 0
Gresham ...	25 2 0	56 11 0	42 7 0	35 9 0	25 7 0	57 3 0	42 13 0	35 10 0	35 10 0	25 7 0
Law Union and Crown ...	24 14 0	...	...	...	25 4 0	...	...	...	...	25 4 0
Liverpool & London & Globe ...	26 3 0	...	...	...	26 9 0	...	...	...	...	26 9 0
London and Lancashire ...	25 2 8	52 8 0	40 9 4	34 12 0	25 9 4	53 3 4	41 2 0	35 3 4	35 3 4	25 9 4
Manufacturers of Canada ...	...	...	...	...	...	...	...	...	...	...
New York ...	...	...	...	...	...	...	...	...	...	...
North British and Mercantile ...	21 12 0	...	38 2 0	31 14 0	22 4 0	...	...	38 10 0	32 6 0	22 4 0
Northern ...	...	...	...	...	27 6 0	...	...	41 11 0	36 3 0	27 6 0
Oriental ...	23 10 0	53 13 0	39 15 0	33 4 0	24 2 0	54 9 0	40 8 0	33 12 0	33 12 0	24 2 0
Pelican and British Empire ...	21 6 0	54 0 0	39 10 0	32 2 0	21 14 0	54 8 0	40 2 0	32 8 0	32 8 0	21 14 0
Provident ...	...	...	...	...	...	...	...	...	...	...
Royal ...	21 12 0	...	39 8 0	32 4 0	22 4 0	...	...	40 4 0	32 12 0	22 4 0
Royal Exchange ...	22 5 0	52 7 0	39 0 0	32 8 0	22 11 0	52 15 0	39 6 0	32 14 0	32 14 0	22 11 0
Scottish Amicable ...	...	...	...	...	...	...	...	...	...	...
Standard ...	22 0 0	...	39 0 0	32 9 4	22 6 0	...	...	39 6 8	32 15 4	22 6 0
Star ...	26 5 0	56 5 0	41 10 0	34 9 0	26 12 0	...	...	42 5 0	35 2 0	26 12 0
Sun of Canada ...	...	...	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 22 next Birthday.				Age 23 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	24 10 0	54 8 0	40 8 0	33 6 0	24 14 0	55 2 0	41 0 0	33 14 0
Empire of India ...	23 14 0	56 10 0	42 12 0	36 0 0	26 6 0	57 4 0	43 4 0	36 8 0
Gresham ...	25 13 0	57 11 0	43 3 0	36 4 0	26 4 0	58 4 0	43 10 0	36 10 0
Law Union and Crown ...	25 12 0	56 15 0	42 11 0	35 10 0	26 4 0	58 4 0	43 10 0	36 10 0
Liverpool & London & Globe ...	26 15 0	58 0 0	44 11 4	36 10 0	27 6 0	59 4 0	44 10 0	37 4 0
London and Lancashire ...	26 0 8	54 0 0	41 11 4	35 10 0	26 7 4	54 13 4	42 5 4	36 4 8
Manufacturers of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....
New York ...	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile ...	22 12 0	52 0 0	39 2 0	32 12 0	23 4 0	53 4 0	39 12 0	33 4 0
Northern ...	27 9 0	54 0 0	41 14 0	36 5 0	27 14 0	54 4 0	40 3 0	36 9 0
Oriental ...	24 11 0	55 6 0	41 2 0	34 4 0	25 5 0	56 4 0	41 12 0	34 13 0
Pelican and British Empire ...	22 6 0	55 4 0	40 10 0	33 0 0	22 14 0	56 2 0	41 4 0	33 8 0
Provident ...	.....	.....	.....	.....	.....	.....	.....	.....
Royal ...	22 12 0	53 9 0	40 12 0	37 12 0	23 4 0	54 6 0	41 4 0	33 12 0
Royal Exchange ...	23 1 0	53 9 0	39 14 0	33 4 0	23 8 0	54 6 0	40 8 0	33 12 0
Scottish Amicable ...	.....	.....	.....	.....	.....	.....	.....	.....
Standard ...	22 12 8	54 0 0	39 14 0	33 5 4	23 4 8	55 4 0	40 6 0	33 12 0
Star ...	27 3 0	58 0 0	42 15 0	35 11 0	27 11 0	58 15 0	43 9 0	36 4 0
Sun of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 24 next Birthday.				Age 25 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 25 6 0	Rs. A. P. 56 0 0	Rs. A. P. 41 10 0	Rs. A. P. 34 6 0	Rs. A. P. 25 12 0	Rs. A. P. 56 12 0	Rs. A. P. 42 4 0	Rs. A. P. 34 14 0
Commercial Union ...	26 14 0	57 14 0	43 12 0	36 14 0	27 8 0	58 8 0	44 4 0	37 6 0
Empire of India ...	...	...	...	...	...	...	...	...
Gresham ...	26 11 0	58 14 0	44 2 0	37 1 0	27 2 0	59 8 0	44 10 0	37 8 0
Law Union and Crown ...	26 12 0	...	...	...	27 4 0	...	...	...
Liverpool & London & Globe ...	27 13 0	...	...	...	28 4 0	...	...	...
London and Lancashire ...	26 15 4	55 11 4	43 0 0	36 15 4	27 7 4	56 10 0	43 10 8	37 6 0
Manufacturers of Canada ...	...	...	...	...	...	...	...	...
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	23 14 0	...	40 6 0	33 12 0	24 6 0	...	41 0 0	34 4 0
Northern ...	28 3 0	...	42 9 0	36 15 0	28 9 0	...	42 15 0	37 4 0
Oriental ...	25 15 0	57 1 0	42 6 0	35 6 0	26 9 0	57 15 0	43 1 0	36 0 0
Pelican and British Empire ...	23 6 0	57 0 0	41 14 0	34 2 0	24 0 0	57 14 0	42 8 0	34 12 0
Provident ...	...	...	...	...	...	...	...	...
Royal ...	23 12 0	...	41 12 0	34 4 0	24 8 0	...	42 12 0	35 0 0
Royal Exchange ...	24 1 0	55 4 0	41 3 0	34 5 0	24 11 0	56 4 0	42 0 0	35 0 0
Scottish Amicable ...	...	...	...	...	...	...	...	...
Standard ...	23 12 8	...	40 15 4	34 4 0	24 6 0	...	41 8 8	34 12 0
Star ...	28 2 0	59 13 0	44 5 0	36 14 0	28 10 0	60 13 0	45 1 0	37 9 0
Sun of Canada ...	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 26 next Birthday.				Age 27 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 26 2 0	Rs. A. P. 57 8 0	Rs. A. P. 42 14 0	Rs. A. P. 35 6 0	Rs. A. P. 26 10 0	Rs. A. P. 58 6 0	Rs. A. P. 43 8 0	Rs. A. P. 35 14 0
Commercial Union ...	28 0 0	59 2 0	44 12 0	37 12 0	28 10 0	59 12 0	45 4 0	38 2 0
Empire of India ...	27 11 0	60 4 0	45 3 0	37 15 0	28 3 0	60 13 0	45 10 0	38 6 0
Gresham... ..	27 12 0	.....	.....	.....	28 6 0	.....	.....	.....
Law Union and Crown ...	28 12 0	.....	.....	.....	29 4 0	.....	.....	.....
Liverpool & London & Globe... ..	28 0 0	57 8 3	44 6 0	38 0 0	28 9 4	58 8 0	45 2 0	38 10 0
London and Lancashire ...	.....	.....	.....	.....	.....	.....	.....	.....
Manufacturers of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....
New York	25 0 0	.....	41 10 0	34 14 0	25 12 0	.....	42 4 0	35 8 0
North British and Mercantile... ..	28 15 0	.....	43 6 0	37 9 0	29 6 0	.....	43 15 0	38 1 0
Northern	27 4 0	58 14 0	43 12 0	36 10 0	27 15 0	.....	44 8 0	37 4 0
Pelican and British Empire ...	24 10 0	38 12 0	43 2 0	35 4 0	25 4 0	59 10 0	43 14 0	35 14 0
Provident ... ..	.....	.....	.....	.....	.....	.....	.....	.....
Royal	25 4 0	.....	43 12 0	35 12 0	26 0 0	.....	44 8 0	36 8 0
Royal Exchange	25 5 0	57 8 0	42 14 0	35 12 0	26 1 0	58 12 0	43 12 0	36 9 0
Scottish Amicable ... ..	.....	.....	.....	.....	.....	.....	.....	.....
Standard	25 0 0	.....	42 2 8	35 4 8	25 10 0	.....	42 13 4	35 14 0
Star	29 2 0	61 11 6	45 12 0	38 3 0	29 11 0	62 9 0	46 8 0	38 13 0
Sun of Canada ... ..	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 23 next Birthday.				Age 29 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 27 0 0	Rs. A. P. 59 4 0	Rs. A. P. 44 2 0	Rs. A. P. 36 8 0	Rs. A. P. 27 8 0	Rs. A. P. 60 2 0	Rs. A. P. 44 14 0	Rs. A. P. 37 2 0
Commercial Union ...	29 4 0	60 8 0	45 12 0	38 10 0	29 14 0	61 4 0	46 6 0	39 2 0
Empire of India ...	...	...	...	...	...	...	...	...
Gresham ...	28 11 0	61 8 0	46 3 0	38 14 0	29 4 0	62 6 0	46 13 0	39 7 0
Law Union and Crown ...	29 0 0	...	...	...	29 10 0	...	...	...
Liverpool & London & Globe ...	29 12 0	...	...	...	30 5 0	...	...	...
London and Lancashire ...	29 2 0	59 7 4	45 13 4	39 4 0	29 11 4	60 7 4	46 8 8	39 13 4
Manufacturers of Canada ...	...	...	...	...	...	...	...	...
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	26 6 0	...	43 0 0	36 2 0	27 0 0	...	43 12 0	36 12 0
Northern ...	29 13 0	...	44 7 0	38 8 0	30 5 0	...	45 1 0	39 0 0
Oriental ...	28 11 0	60 12 0	45 5 0	37 15 0	29 8 0	61 13 0	46 2 0	38 11 0
Pelican and British Empire ...	25 14 0	60 8 0	44 10 0	36 8 0	26 10 0	61 8 0	45 6 0	37 2 0
Provident ...	...	...	...	...	...	...	...	...
Royal ...	26 12 0	...	45 4 0	37 0 0	27 8 0	...	46 0 0	37 8 0
Royal Exchange ...	26 13 0	59 14 0	44 10 0	37 6 0	27 9 0	61 0 0	45 9 0	38 3 0
Scottish Amicable ...	...	...	...	...	...	...	...	...
Standard ...	26 4 8	...	43 8 8	36 8 0	27 0 8	...	44 4 8	37 3 4
Star ...	30 5 0	63 9 0	47 4 0	39 8 0	30 13 0	64 7 0	45 0 0	40 3 0
Sun of Canada ...	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 30 next Birthday.				Age 31 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P. 28 0 0	Rs. A. P. 61 0 0	Rs. A. P. 45 8 0	Rs. A. P. 37 12 0	Rs. A. P. 28 10 0	Rs. A. P. 62 0 0	Rs. A. P. 46 6 0	Rs. A. P. 38 6 0
Commercial Union	30 8 0	62 2 0	47 0 0	39 12 0	31 2 0	63 0 0	47 12 0	40 6 0
Empire of India	...	...	...	...	...	...	...	...
Gresham	29 12 0	63 0 0	47 6 0	39 14 0	30 7 0	63 13 0	48 0 0	40 8 0
Law Union and Crown	30 2 0	...	...	...	30 10 0	...	...	...
Liverpool & London & Globe	30 13 0	...	...	...	31 7 0	...	...	...
London and Lancashire	30 3 4	61 3 4	47 4 0	40 6 0	30 12 0	62 0 0	47 12 8	40 14 8
Manufacturers of Canada	...	...	...	...	...	...	...	...
New York	...	...	...	...	...	...	...	...
North British and Mercantile	27 10 0	...	44 8 0	37 6 0	28 6 0	...	...	...
Northern	30 14 0	...	45 11 0	39 9 0	31 7 0	...	45 4 0	38 2 0
Oriental	30 6 0	62 14 0	46 15 0	39 7 0	31 4 0	63 15 0	46 5 0	40 2 0
Pelican and British Empire	27 6 0	62 8 0	46 2 0	37 12 0	28 2 0	63 8 0	47 12 0	40 3 0
Provident	...	...	...	...	...	...	47 0 0	38 8 0
Royal	28 4 0	...	47 0 0	38 4 0	29 0 0	...	48 0 0	39 0 0
Royal Exchange	28 7 0	62 2 0	46 7 0	38 14 0	29 5 0	63 4 0	47 4 0	39 8 0
Scottish Amicable	...	...	...	...	...	...	...	...
Standard	27 13 4	...	45 1 4	37 14 8	28 7 4	...	45 10 8	38 7 4
Star	31 5 0	65 7 0	48 13 0	40 15 0	31 14 0	66 9 0	49 11 0	41 11 0
Sun of Canada	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 32 next Birthday.				Age 33 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P. 29 4 0	Rs. A. P. 63 0 0	Rs. A. P. 47 4 0	Rs. A. P. 39 0 0	Rs. A. P. 29 14 0	Rs. A. P. 64 2 0	Rs. A. P. 48 2 0	Rs. A. P. 39 12 0
Commercial Union	31 12 0	63 14 0	48 8 0	41 0 0	32 8 0	64 14 0	49 4 0	41 12 0
Empire of India	...	...	...	...	...	...	...	...
Gresham	31 1 0	64 10 0	48 10 0	41 1 0	31 13 0	65 9 0	49 6 0	41 11 0
Law Union and Crown	31 4 0	...	...	...	31 14 0	...	...	...
Liverpool & London & Globe	32 1 0	...	...	...	32 11 0	...	...	...
London and Lancashire	31 5 4	62 13 4	48 7 4	41 7 4	31 15 4	63 12 0	49 2 8	42 0 0
Manufacturers of Canada	...	...	...	...	...	...	...	...
New York	...	...	...	...	...	...	...	...
North British and Mercantile	29 0 0	...	46 0 0	38 12 0	29 12 0	...	46 12 0	39 8 0
Northern	32 1 0	...	46 15 0	40 11 0	32 11 0	...	47 11 0	41 4 0
Oriental	32 2 0	65 0 0	48 11 0	41 0 0	33 2 0	66 3 0	49 10 0	41 13 0
Pelican and British Empire	29 0 0	64 8 0	47 14 0	39 4 0	30 0 0	65 12 0	48 12 0	40 2 0
Provident	...	...	...	...	...	...	...	...
Royal	30 0 0	...	49 0 0	39 12 0	31 0 0	...	50 0 0	40 12 0
Royal Exchange	30 2 0	64 4 0	48 0 0	40 3 0	30 12 0	65 4 0	48 13 0	40 13 0
Scottish Amicable	...	...	...	...	...	...	...	...
Standard	29 2 0	...	46 4 8	39 0 8	29 12 8	...	46 15 4	39 10 8
Star	32 7 0	67 9 0	50 9 0	42 8 0	33 1 0	68 11 0	51 7 0	43 5 0
Sun of Canada	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS. *Annual Rate per each Rs. 1,000.*

Name of Company.	Age 34 next Birthday.				Age 35 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	30 8 0	65 4 0	49 0 0	40 8 0	31 8 0	66 6 0	49 14 0	41 4 0
Empire of India ...	33 4 0	65 14 0	50 0 0	42 8 0	34 0 0	67 0 0	50 14 0	43 4 0
Gresham ...	...	...	...	...	...	...	...	...
Law Union and Crown ...	32 7 0	66 6 0	50 0 0	42 4 0	33 3 0	67 5 0	50 12 0	42 15 0
Liverpool & London & Globe ...	32 8 0	...	...	...	33 4 0	...	...	...
London and Lancashire ...	33 6 0	...	...	...	34 1 0	...	...	...
Manufacturers of Canada ...	32 10 0	64 11 4	49 14 8	42 11 4	33 4 8	65 12 0	50 11 4	43 5 4
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	30 8 0	...	...	...	...	...	...	...
Northern ...	33 5 0	...	...	...	...	...	...	...
Oriental ...	34 3 0	...	...	...	...	...	...	...
Pelican and British Empire ...	31 0 0	67 6 0	50 9 0	41 15 0	34 0 0	...	...	...
Provident ...	31 0 0	67 0 0	49 12 0	41 0 0	35 4 0	68 10 0	51 9 0	43 11 0
Royal ...	...	...	...	...	32 0 0	68 4 0	50 12 0	41 14 0
Royal Exchange ...	32 0 0	...	...	...	...	...	...	...
Scottish Amicable ...	31 6 0	66 4 0	49 10 0	41 7 0	33 0 0	...	...	...
Standard ...	...	...	...	...	32 1 0	67 4 0	50 7 0	42 1 0
Star ...	30 8 0	...	...	...	...	...	...	...
Sun of Canada ...	33 12 0	69 13 0	47 10 8	40 4 8	31 4 8	71 1 0	48 6 8	41 0 0
...	...	...	...	...	34 11 0	...	53 6 0	45 1 0

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 86 next Birthday.				Age 87 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 32 8 0	Rs. A. P. 67 10 0	Rs. A. P. 50 12 0	Rs. A. P. 42 0 0	Rs. A. P. 33 8 0	Rs. A. P. 69 0 0	Rs. A. P. 51 10 0	Rs. A. P. 42 14 0
Commercial Union ...	34 12 0	68 0 0	51 10 0	43 14 0	35 8 0	69 0 0	52 8 0	44 10 0
Empire of India ...	...	...	...	...	...	...	...	...
Gresham ...	33 15 0	68 3 0	51 7 0	43 9 0	34 13 0	69 3 0	52 4 0	44 5 0
Law Union and Crown ...	34 0 0	...	...	...	34 12 0	...	...	...
Liverpool & London & Globe ...	34 13 0	...	...	...	35 9 0	...	...	...
London and Lancashire ...	34 0 8	66 13 4	51 8 0	44 0 8	34 13 4	67 15 4	52 5 4	44 11 4
Manufacturers of Canada ...	...	...	...	...	...	...	...	...
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	32 2 0	...	49 6 0	41 10 0	33 0 0	...	50 4 0	42 6 0
Northern ...	34 12 0	...	49 14 0	43 3 0	35 9 0	...	50 11 0	43 15 0
Oriental ...	36 7 0	...	52 10 0	44 10 0	37 10 0	...	53 12 0	45 11 0
Pelican and British Empire ...	33 0 0	69 14 0	51 12 0	42 14 0	34 2 0	71 4 0	52 12 0	43 14 0
Provident ...	...	69 8 0	...	...	...	70 12 0	...	...
Royal ...	...	...	53 8 0	43 12 0	35 8 0	...	54 8 0	44 12 0
Royal Exchange ...	34 4 0	68 4 0	51 4 0	42 12 0	33 8 0	69 4 0	52 2 0	43 7 0
Scottish Amicable ...	32 12 0	...	...	...	...	...	...	...
Standard ...	32 2 0	...	49 3 4	41 12 0	33 0 0	...	50 0 0	42 8 0
Star ...	35 11 0	72 5 0	54 7 0	46 3 0	36 11 0	73 9 0	55 9 0	47 3 0
Sun of Canada ...	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 38 next Birthday.				Age 39 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 34 8 0	Rs. A. P. 70 6 0	Rs. A. P. 52 10 0	Rs. A. P. 43 12 0	Rs. A. P. 35 8 0	Rs. A. P. 71 12 0	Rs. A. P. 53 10 0	Rs. A. P. 44 12 0
Commercial Union ...	36 6 0	70 2 0	53 8 0	45 8 0	37 6 0	71 6 0	54 8 0	46 6 0
Empire of India ...	35 11 0	70 2 0	53 1 0	45 1 0	36 9 0	71 3 0	53 14 0	45 13 0
Gresham ...	35 10 0	70 2 0	53 1 0	45 1 0	36 6 0	71 3 0	53 14 0	45 13 0
Law Union and Crown ...	36 5 0	70 2 0	53 1 0	45 1 0	37 3 0	71 3 0	53 14 0	45 13 0
Liverpool & London & Globe...	35 10 0	69 1 4	53 3 4	45 7 4	36 7 4	70 4 0	54 1 4	46 3 4
London and Lancashire ...	...	...	...	...	...	...	...	...
Manufacturers of Canada ...	...	...	...	...	...	...	...	...
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	33 14 0	...	51 2 0	43 2 0	...	...	52 2 0	44 0 0
Northern ...	36 5 0	...	51 8 0	44 11 0	34 14 0	...	52 6 0	45 7 0
Oriental ...	38 15 0	72 10 0	54 14 0	46 12 0	37 3 0	...	56 1 0	47 15 0
Pelican and British Empire ...	35 4 0	72 0 0	53 12 0	44 14 0	40 4 0	74 0 0	54 14 0	45 14 0
Provident ...	...	...	...	...	36 6 0	73 6 0	54 14 0	45 14 0
Royal ...	36 12 0	...	55 12 0	45 12 0	38 0 0	...	57 0 0	46 12 0
Royal Exchange ...	34 5 0	70 6 0	53 0 0	44 3 0	35 2 0	71 8 0	53 15 0	45 0 0
Scottish Amicable ...	...	...	...	...	...	...	...	...
Standard ...	33 14 0	...	50 13 4	43 4 8	34 13 4	...	51 11 4	44 2 0
Star ...	37 11 0	74 15 0	56 10 0	48 5 0	38 13 0	76 5 0	57 13 0	49 7 0
Sun of Canada ...	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 40 next Birthday.				Age 41 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	36 12 0	73 2 0	54 12 0	45 12 0	38 4 0	74 8 0	56 2 0	47 2 0
Empire of India	38 8 0	72 10 0	55 8 0	47 6 0	39 8 0	73 14 0	56 10 0	48 8 0
Gresham	37 9 0	72 4 0	54 13 0	46 10 0	38 9 0	73 7 0	55 12 0	47 8 0
Law Union and Crown	37 4 0	.....	.....	.....	38 2 0	.....	.....	.....
Liverpool & London & Globe	38 1 0	.....	.....	.....	38 15 0	.....	.....	.....
London and Lancashire	37 5 4	71 6 8	55 0 8	46 15 4	38 3 4	72 7 4	55 11 4	47 10 8
Manufacturers of Canada	.....	.....	.....	.....	.....	.....	.....	.....
New York	35 14 0	.....	53 2 0	45 0 0	37 0 0	.....	54 6 0	46 2 0
North British and Mercantile	38 3 0	.....	53 6 0	46 5 0	39 2 0	.....	54 5 0	47 3 0
Northern	41 11 0	75 8 0	57 5 0	49 2 0	.....	77 1 0	58 10 0	48 2 0
Oriental	37 12 0	74 12 0	56 0 0	47 0 0	39 2 0	76 4 0	57 4 0	48 2 0
Pelican and British Empire	39 4 0	.....	58 8 0	48 0 0	40 12 0	.....	60 0 0	49 4 0
Royal	36 1 0	72 11 0	54 14 0	45 13 0	37 0 0	73 15 0	55 14 0	46 11 0
Royal Exchange	35 13 4	.....	52 10 0	45 0 0	36 13 4	.....	53 8 8	45 14 8
Scottish Amicable	40 3 0	77 11 0	59 0 0	50 9 0	41 9 0	79 3 0	60 7 0	51 15 0
Standard	.....	.....	.....	.....	.....	.....	.....	.....
Star	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS. *Annual Rate per each Rs. 1,000.*

Name of Company.	Age 42 next Birthday.				Age 48 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	39 12 0	76 0 0	57 8 0	48 8 0	41 4 0	77 10 0	58 14 0	49 14 0
Empire of India	40 8 0	75 6 0	57 14 0	49 10 0	41 12 0	76 14 0	59 2 0	50 12 0
Gresham	39 12 0	74 11 0	56 12 0	48 8 0	40 14 0	75 13 0	57 13 0	40 7 0
Law Union and Crown	39 0 0	...	...	...	39 14 0	...	...	...
Liverpool & London & Globe	39 15 0	...	...	...	40 15 0	...	...	...
London and Lancashire	39 1 4	73 7 4	56 7 4	48 5 4	39 15 4	74 7 4	57 3 4	49 1 4
Manufacturers of Canada	...	...	...	...	...	...	...	...
New York	...	...	...	...	...	...	...	...
North British and Mercantile	38 2 0	...	55 12 0	47 6 0	39 8 0	...	57 2 0	48 10 0
Northern	40 3 0	...	55 5 0	48 2 0	41 5 0	...	56 7 0	49 2 0
Oriental	...	78 10 0	60 0 0	49 6 0	...	80 5 0	61 8 0	...
Pelican and British Empire	40 8 0	77 12 0	58 8 0	49 6 0	42 2 0	79 4 0	59 14 0	50 10 0
Provident	...	...	...	...	...	...	...	...
Royal	42 4 0	...	61 12 0	50 12 0	43 12 0	...	63 8 0	52 4 0
Royal Exchange	38 1 0	75 3 0	56 14 0	47 10 0	39 2 0	76 8 0	57 14 0	48 9 0
Scottish Amicable	...	...	...	...	...	...	...	...
Standard	37 14 8	...	54 8 0	46 13 4	39 0 0	...	55 7 4	47 12 8
Star	43 3 0	80 11 0	61 13 0	53 5 0	44 13 0	82 5 0	63 4 0	54 12 0
Sun of Canada	...	...	...	...	...	...	...	...

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 44 next Birthday.				Age 45 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ...	Rs. A. P. 43 0 0	Rs. A. P. 79 4 0	Rs. A. P. 60 6 0	Rs. A. P. 51 4 0	Rs. A. P. 44 12 0	Rs. A. P. 80 14 0	Rs. A. P. 62 0 0	Rs. A. P. 52 12 0
Commercial Union ...	43 0 0	78 6 0	60 8 0	52 2 0	44 8 0	80 2 0	61 14 0	53 8 0
Empire of India ...	42 2 0	77 4 0	58 15 0	50 8 0	43 8 0	78 11 0	60 2 0	51 11 0
Gresham ...	40 14 0	75 6 8	58 0 8	49 13 4	43 1 0	76 7 4	58 13 4	50 10 8
Law Union and Crown ...	40 14 8	75 6 8	58 0 8	49 13 4	41 15 4	76 7 4	58 13 4	50 10 8
Liverpool & London & Globe ...	40 14 8	75 6 8	58 0 8	49 13 4	41 15 4	76 7 4	58 13 4	50 10 8
London and Lancashire ...	40 14 8	75 6 8	58 0 8	49 13 4	41 15 4	76 7 4	58 13 4	50 10 8
Manufacturers of Canada ...	40 14 8	75 6 8	58 0 8	49 13 4	41 15 4	76 7 4	58 13 4	50 10 8
New York ...	40 14 8	75 6 8	58 0 8	49 13 4	41 15 4	76 7 4	58 13 4	50 10 8
North British and Mercantile ...	40 14 0	75 6 8	58 0 8	49 13 4	41 15 4	76 7 4	58 13 4	50 10 8
Northern ...	42 7 0	79 4 0	60 6 0	51 4 0	43 10 0	83 12 0	64 9 0	51 2 0
Oriental ...	43 12 0	80 14 0	61 4 0	52 0 0	45 8 0	82 8 0	62 12 0	53 8 0
Pelican and British Empire ...	45 8 0	83 12 0	65 4 0	53 12 0	47 4 0	87 8 0	67 8 0	55 8 0
Provident ...	40 4 0	77 14 0	58 15 0	49 0 0	41 7 0	79 4 0	60 0 0	50 10 0
Royal ...	40 2 8	83 15 0	64 13 0	56 5 0	48 13 4	85 11 0	66 4 0	57 15 0
Royal Exchange ...	46 12 0	83 15 0	64 13 0	56 5 0	48 13 4	85 11 0	66 4 0	57 15 0
Scottish Amicable ...	40 2 8	83 15 0	64 13 0	56 5 0	48 13 4	85 11 0	66 4 0	57 15 0
Standard ...	40 2 8	83 15 0	64 13 0	56 5 0	48 13 4	85 11 0	66 4 0	57 15 0
Star ...	46 12 0	83 15 0	64 13 0	56 5 0	48 13 4	85 11 0	66 4 0	57 15 0
Sun of Canada ...	40 2 8	83 15 0	64 13 0	56 5 0	48 13 4	85 11 0	66 4 0	57 15 0

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 46 next Birthday.				Age 47 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	46 0 0	.....	.....	.....	47 8 0	.....	.....	.....
Empire of India ..	.....	.....	.....	.....	.....	.....	.....	.....
Gresham ..	44 14 0	80 1 0	61 5 0	52 14 0	46 6 0	81 8 0	62 9 0	54 1 0
Law Union and Crown ..	43 4 0	.....	.....	.....	44 8 0	.....	.....	.....
Liverpool & London & Globe ..	44 5 0	.....	.....	.....	45 9 0	.....	.....	.....
London and Lancashire ..	43 0 8	77 8 8	59 11 4	51 10 8	44 3 4	78 10 8	60 10 8	52 8 0
Manufacturers of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....
New York ..	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile ..	43 14 0	.....	61 12 0	.....	.....	.....	.....	.....
Northern ..	44 14 0	.....	59 12 0	52 3 0	45 10 0	.....	63 6 0	.....
Oriental ..	.....	85 10 0	.....	.....	46 3 0	.....	60 14 0	53 5 0
Pelican and British Empire ..	47 6 0	84 4 0	64 6 0	.....	49 6 0	87 9 0	66 0 0	.....
Provident ..	.....	.....	.....	.....	.....	86 2 0	.....	.....
Royal ..	.....	.....	.....	.....	.....	.....	.....	.....
Royal Exchange ..	42 11 0	80 11 0	61 2 0	51 11 0	44 0 0	82 4 0	62 5 0	52 14 0
Scottish Amicable ..	.....	.....	58 14 8	.....	44 12 8	.....	60 6 8	.....
Standard ..	43 0 8	.....	.....	.....	.....	.....	.....	.....
Star ..	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS.

Annual Rate per each Rs. 1,000.

Name of Company.	Age 48 next Birthday.				Age 49 next Birthday.			
	PREMIUMS PAYABLE.				PREMIUMS PAYABLE.			
	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.	Through-out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	49 4 0	.....	.....	.....	51 0 0	.....	.....	.....
Empire of India	.....	.....	.....	.....	.....	.....	.....	.....
Gresham	47 15 0	83 0 0	63 14 0	55 5 0	49 10 0	84 11 0	65 5 0	56 12 0
Law Union and Crown	46 0 0	.....	.....	.....	48 0 0	.....	.....	.....
Liverpool & London & Globe	46 13 0	.....	.....	.....	48 3 0	.....	.....	.....
London and Lancashire	45 8 8	76 7 4	58 13 4	50 10 8	46 15 4	81 5 4	63 0 8	54 13 4
Manufacturers of Canada	.....	.....	.....	.....	.....	.....	.....	.....
New York	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile	47 6 0	.....	65 2 0	.....	49 4 0	.....	66 14 0	.....
Northern	47 9 0	.....	62 2 0	54 8 0	49 1 0	.....	63 7 0	55 13 0
Oriental	.....	89 9 0	.....	.....	.....	91 11 0	.....	.....
Pelican and British Empire	51 8 0	88 0 0	67 12 0	.....	53 10 0	90 0 0	69 10 0	.....
Provident	.....	.....	.....	.....	.....	.....	.....	.....
Royal	.....	.....	.....	.....	.....	.....	.....	.....
Royal Exchange	45 6 0	83 12 0	63 9 0	54 1 0	46 14 0	85 7 0	64 14 0	55 4 0
Scottish Amicable	.....	.....	.....	.....	.....	.....	.....	.....
Standard	46 10 0	.....	61 15 4	.....	48 8 8	.....	63 9 4	.....
Star	.....	.....	.....	.....	.....	.....	.....	.....
Sum of Canada	.....	.....	.....	.....	.....	.....	.....	.....

ORDINARY WHOLE LIFE ASSURANCE—WITHOUT PROFITS

Annual Rate per each Rs. 1,000.

Name of Company.	Age 50 next Birthday.			
	PREMIUMS PAYABLE.			
	Through- out Life.	By 10 Payments.	By 15 Payments.	By 20 Payments.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	53 0 0	.....	.....	.....
Empire of India ..	.....	.....	.....	.....
Gresham ..	51 6 0	86 6 0	66 14 0	58 5
Law Union and Crown ..	50 10 0	.....	.....	.....
Liverpool & London & Globe ..	49 12 0	.....	.....	.....
London and Lancashire ..	48 9 4	82 14 8	64 8 8	56 3 4
Manufacturers of Canada ..	.....	.....	.....	.....
New York ..	.....	.....	.....	.....
North British and Mercantile ..	51 4 0	.....	68 10 0	.....
Northern ..	50 11 0	.....	64 13 0	57 2 0
Oriental ..	.....	93 14 0	.....	.....
Pelican and British Empire ..	56 0 0	92 2 0	71 10 0	.....
Provident ..	.....	.....	.....	.....
Royal ..	.....	.....	.....	.....
Royal Exchange ..	48 6 0	87 2 0	66 5 0	56 10
Scottish Amicable ..	.....	.....	.....	.....
Standard ..	50 9 4	.....	65 4 8	.....
Star ..	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....

ENDOWMENT ASSURANCE POLICIES.

A FORM of Policy which is viewed with much favour is what is known as an Endowment Assurance. It provides that the sum assured shall be paid on a given age being reached or at previous death. This arrangement has advantages ; amongst the chief are that it secures :—

1. A family provision during that period of the assured's life when it is most required.
2. By the termination of the contract at a fixed age, a relief from the payment of any premium when, as a rule, it can least be afforded.
3. **A provision for the later life of the assured himself, when his family responsibilities have for the most part ceased.**

This is an old and extremely popular table. It suits the requirements of those who are willing to pay an ordinary Premium in order that, in addition to taking their share of the profits if they survive the stipulated period, they may also be entitled to the periodical Bonus in case death should occur before the full term has been run.

In most offices these Endowment Assurances are "non-forfeitable," inasmuch as when they have been in force two or three years, should the payment not be kept up, every Premium that has been paid secures a Fully Paid-up Free Without-Profits Policy, for an amount proportionate to the sum assured, if application be made for it within twelve months of the non-payment of the Premium.

For example: Let the original Policy be for Rs. 10,000, effected at age 30 payable at age 55 or previous death. Then the total number of Premiums required being 25, if only 5 Premiums have been paid, and payment be then discontinued, the Free Policy will be $\frac{5}{25}$ ths of the original sum assured, or Rs. 2,000; if 7 Premiums have been paid it will be $\frac{7}{25}$ ths, or Rs. 2,800, and so on.

Any Bonus previously declared under this table will attach to the Free Policy in full.

AN ENDOWMENT ASSURANCE POLICY AND A BANK ACCOUNT CONTRASTED.

It is sometimes stated that the money required to pay the monthly premium for insurance might be more profitably deposited in a bank, or otherwise invested to be accumulated at interest. The superiority of an Endowment Assurance Policy over an ordinary investment will be apparent on considering that—

- (1) Life is uncertain, and if death should occur early the proceeds of a Policy will be

very much greater than the amount of the Premiums accumulated at interest.

- (2) It is difficult to obtain periodically safe investment for small sums of money at a reasonable rate of interest. The safest and the most remunerative mode of periodically investing small sums of money is perhaps by depositing them in a Bank, where the rate of interest is very small.

Not a few fortunes are destined to be built on the foundation of Endowment Life Assurances. Throughout the world there are holders of these policies who are steadily but surely acquiring what will prove the basis of independence, and in some instances of positive affluence. The system is pre-eminently one of Self-help. It offers generally large and substantial advantages, of a lasting order, on easy terms. **It is admirably fitted for young men, and is calculated greatly to promote their success in life.** Many would assure if they were aware that they could themselves derive a direct pecuniary advantage from the transaction.

Here then is a method of employing moderate savings from one's income in such a way that they shall fructify and increase with despatch ; and here is the opportunity for men who are anxious for accumulated means to obtain them with certainty, by thrift and patience. A few thousand pounds, thus acquired by a man in the prime of life, may be employed in an infinite variety of ways. It may purchase a partnership, it may give fresh impetus to an existing business ;

or it may purchase the first block of property, and enable the owner by surpluses and mortgages to purchase many other blocks.

But the openings for profitable investment are too numerous to make any catalogue of uses necessary.

It is a good thing for a man to be the architect of his own fortunes. The fact gives vigour and freedom and self-confidence to him in all the transactions of life. Self-made men are distinguished by their self-reliance and their success generally in all they give their attention to. By limited saving and by perseverance, with the use of the Endowment system, young men may acquire in the future that substantial position to which they aspire, but which without accumulated means they cannot possibly reach. No investment institution, or deposit bank, is comparable with the plan described. The payments are fixed obligations, not payments which may be made or not at will. Consequently the money is found for them. It is in some sort compulsory saving. Year after year the value swells as the fixed period comes nearer and nearer, until at last the large sum comes into the hands of the policy holder.

And all the time that he is thus acquiring fortune for himself, by his own industry and prudence, provision is made in the event of his death. For, should he die, the money at once becomes due and payable to his representatives.

ENDOWMENT ASSURANCE--WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 20 next Birthday.					Age 21 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.		Age 45.	Age 50.	Age 55.	Age 60.	
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
Commercial Union ...	48 12 0	42 2 0	34 14 0	32 0 0		50 10 0	40 8 0	35 12 0	32 12 0	
Empire of India ...	37 11 0	31 10 0	27 10 0	25 2 0		.....	43 4 0	38 10 0	35 4 0	
Gresham ...	.....	38 6 0	35 2 0	33 6 0		.....	.....	.....	.....
Law Union and Crown ...	49 3 0	42 0 0	.....	34 6 0		.....	39 9 0	35 15 0	33 15 0	
Liverpool & London & Globe ...	44 5 4	41 3 4	37 11 0	33 5 4		50 15 0	43 2 0	38 11 0	35 2 0	
London and Lancashire ...	.....	.....	36 8 8	.....		46 5 4	42 8 0	37 8 8	34 2 0	
Manufacturers of Canada ...	.....	.....	.....	.....		.....	.....	.....	.....
New York ...	.....	.....	.....	.....		.....	.....	.....	.....
North British and Mercantile ...	46 8 0	39 14 0	35 8 0	32 6 0		48 2 0	41 2 0	36 6 0	33 2 0	
Northern ...	41 11 0	35 3 0	30 15 0	28 4 0		43 8 0	43 14 0	39 2 0	35 14 0	
Oriental ...	46 11 0	39 10 0	34 15 0	31 13 0		48 7 0	36 8 0	31 15 0	29 0 0	
Pelican and British Empire ...	45 4 0	39 0 0	35 2 8	32 10 0		47 5 4	40 12 0	35 11 0	32 5 0	
Provident ...	.....	43 0 0	39 0 0	36 6 0		.....	40 4 8	35 14 0	33 2 0	
Royal ...	.....	37 5 0	33 2 0	30 1 0		.....	44 3 0	39 14 0	37 2 0	
Royal Exchange ...	.....	39 2 0	35 6 0	33 2 0		.....	38 7 0	33 15 0	30 11 0	
Scottish Amicable ...	47 6 8	40 8 8	36 0 0	33 0 0		40 2 0	40 2 0	36 0 0	33 0 0	
Standard ...	47 5 0	41 8 0	.....	.....		49 2 0	41 12 0	36 14 0	33 10 8	
Star ...	.....	.....	.....	.....		.....	.....	.....	.....
Sun of Canada ...	.....	.....	.....	.....		.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 22 next Birthday.					Age 23 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	52 8 0	44 8 0	36 12 0	33 8 0	33 8 0	54 10 0	43 8 0	37 14 0	34 6 0	34 6 0
Empire of India	.....	.....	39 10 0	36 0 0	36 0 0	.....	45 14 0	40 8 0	36 12 0	36 12 0
Gresham	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Law Union and Crown	.....	40 13 0	36 12 0	34 8 0	34 8 0	.....	41 15 0	37 10 0	35 2 0	35 2 0
Liverpool & London & Globe	52 13 0	44 6 0	.....	36 0 0	36 0 0	54 15 0	45 12 0	40 10 0	36 10 0	36 10 0
London and Lancashire	48 8 8	43 15 4	39 9 0	.....	.....	50 15 4	45 8 8	39 12 0	35 12 8	35 12 8
Manufacturers of Canada	.....	.....	38 10 0	34 15 4	34 15 4	.....	.....	.....	.....	.....
New York	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile	50 0 0	42 6 0	37 6 0	33 14 0	33 14 0	52 2 0	43 14 0	38 6 0	34 12 0	34 12 0
Northern	.....	45 1 0	39 15 0	36 7 0	36 7 0	.....	46 5 0	40 13 0	37 2 0	37 2 0
Oriental	45 8 0	37 14 0	33 0 0	29 14 0	29 14 0	47 11 0	39 6 0	34 2 0	30 12 0	30 12 0
Pelican and British Empire	50 6 0	42 0 0	36 9 0	32 15 0	32 15 0	52 8 0	43 5 0	37 7 0	33 10 0	33 10 0
Provident	49 2 8	41 8 0	36 10 8	33 11 4	33 11 4	51 3 4	42 12 0	37 8 0	34 5 4	34 5 4
Royal	.....	45 8 0	40 14 0	37 14 0	37 14 0	.....	46 15 0	41 14 0	38 11 0	38 11 0
Royal Exchange	.....	39 11 0	34 13 0	31 6 0	31 6 0	.....	41 1 0	35 13 0	32 2 0	32 2 0
Scottish Amicable	.....	41 4 0	36 12 0	34 2 0	34 2 0	.....	42 8 0	37 8 0	34 12 0	34 12 0
Standard	51 0 8	43 0 8	37 13 4	34 6 0	34 6 0	53 3 4	44 7 4	38 13 4	35 2 0	35 2 0
Star	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 24 next Birthday.				Age 25 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	57 0 0	45 2 0	38 14 0	35 2 0	59 8 0	46 12 0	40 4 0	36 0 0
Empire of India ...	...	47 10 0	41 12 0	37 10 0	48 0 0	49 6 0	43 0 0	38 10 0
Gresham ...	...	43 7 0	38 10 0	35 11 0	...	38 7 0	32 9 0	28 14 0
Law Union and Crown ...	...	47 8 0	...	37 8 0	...	45 0 0	39 11 0	36 10 0
Liverpool & London & Globe ...	57 4 0	...	41 12 0	...	...	49 4 0	...	38 8 0
London and Lancashire ...	53 8 0	47 4 0	40 15 4	36 12 0	59 13 0	49 1 4	42 15 0	37 12 0
Manufacturers of Canada ...	...	...	...	...	56 4 0	...	42 4 8	...
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	54 10 0	45 8 0	39 8 0	35 10 0	58 14 5	49 4 4	40 12 0	36 8 0
Northern ...	...	47 11 0	41 13 0	37 13 0	57 4 0	47 4 0	42 13 0	38 9 0
Oriental ...	50 2 0	41 0 0	35 5 0	31 11 0	...	49 3 0	36 10 0	32 11 0
Pelican and British Empire ...	55 2 0	44 15 0	38 8 0	34 5 0	52 12 0	46 12 0	39 10 0	35 3 0
Provident ...	53 7 4	44 2 8	38 7 4	35 0 0	57 15 0	46 11 0	39 10 0	35 3 0
Royal ...	...	48 8 0	43 0 0	39 8 0	36 0 0	45 12 0	39 8 0	35 12 0
Royal Exchange ...	...	42 9 0	36 14 0	33 0 0	...	50 2 0	44 3 0	40 7 0
Scottish Amicable ...	...	43 12 0	38 8 0	35 4 0	...	44 4 0	38 0 0	33 15 0
Standard ...	55 9 4	45 15 4	39 14 8	36 0 0	...	45 4 0	39 8 0	35 14 0
Star ...	...	...	...	...	58 3 4	47 10 0	41 1 4	36 14 8
Sum of Canada ...	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 26 next Birthday.					Age 27 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45,	Age 50,	Age 55,	Age 60,		Age 45,	Age 50,	Age 55,	Age 60,	
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	62 6 0	48 8 0	41 8 0	37 0 0	37 0 0	65 8 0	50 10 0	43 2 0	38 0 0	38 0 0
Empire of India ...	.....	51 4 0	44 4 0	39 10 0	39 10 0	.....	53 4 0	45 10 0	40 10 0	40 10 0
Gresham ...	.....	46 14 0	40 14 0	37 8 0	37 8 0	.....	48 14 0	42 3 0	38 6 0	38 6 0
Law Union and Crown ...	.....	51 2 0	44 3 0	39 8 0	39 8 0	.....	53 2 0	45 10 0	40 8 0	40 8 0
Liverpool & London & Globe ...	62 11 0	.....	.....	.....	.....	65 14 0	.....	.....	.....	.....
London and Lancashire ...	59 4 8	51 2 0	43 11 4	38 12 8	38 12 8	62 10 8	53 5 4	45 4 0	39 15 4	39 15 4
Manufacturers of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York ...	60 6 0	49 0 0	42 2 0	37 10 0	37 10 0	63 10 0	50 14 0	43 8 0	38 10 0	38 10 0
North British & Mercantile ...	.....	50 15 0	43 15 0	39 7 0	39 7 0	.....	52 13 0	45 4 0	40 6 0	40 6 0
Northern ...	.....	44 10 0	37 15 0	33 12 0	33 12 0	58 15 0	46 11 0	39 6 0	34 14 0	34 14 0
Oriental ...	55 11 0	44 10 0	37 15 0	33 12 0	33 12 0	63 11 0	50 6 0	42 3 0	37 1 0	37 1 0
Police and British Empire ...	60 10 0	48 7 0	40 13 0	36 10 0	36 10 0	62 1 4	49 8 8	42 0 8	37 8 0	37 8 0
Provident ...	58 13 4	47 8 8	40 11 4	36 10 0	36 10 0	.....	54 0 0	46 14 0	42 7 0	42 7 0
Royal ...	.....	52 0 0	45 8 0	41 7 0	41 7 0	.....	48 3 0	40 10 0	36 1 0	36 1 0
Royal Exchange ...	.....	46 2 0	39 4 0	34 15 0	34 15 0	.....	48 14 0	41 14 0	37 6 0	37 6 0
Scottish Amicable ...	.....	46 14 0	40 10 0	36 10 0	36 10 0	64 3 4	51 7 4	43 12 8	38 15 4	38 15 4
Standard ...	61 0 8	49 7 4	42 6 8	37 14 8	37 14 8	.....	.....	.....	.....	.....
Star ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sum of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 28 next Birthday.					Age 29 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.		Age 45.	Age 50.	Age 55.	Age 60.	
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	68 14 0	52 12 0	44 12 0	39 2 0	55 2 0	72 14 0	57 12 0	46 6 0	40 2 0	42 14 0
Empire of India ..	...	55 6 0	47 0 0	41 10 0	57 12 0	...	...	48 10 0	42 14 0	...
Gresham ..	...	...	...	...	...	...	...	...	...	...
Law Union and Crown	...	51 0 0	43 7 0	39 4 0	53 6 0	...	53 6 0	44 15 0	40 5 0	...
Liverpool & London & Globe	...	55 4 0	...	41 8 0	57 10 0	...	57 10 0	48 12 0	42 12 0	...
London and Lancashire	69 7 0	47 2 0	47 2 0	...	...	73 7 0	...	48 12 0	...	...
Manufacturers of Canada	66 8 0	46 14 0	46 14 0	41 2 8	58 4 8	70 13 0	58 4 8	48 9 4	42 6 0	...
New York ..	...	...	...	...	...	...	...	...	...	...
North British & Mercantile	67 4 0	53 2 0	45 0 0	39 14 0	55 10 0	71 4 0	55 10 0	46 12 0	41 2 0	...
Northern ..	...	54 14 0	46 11 0	41 7 0	57 2 0	...	57 2 0	48 3 0	42 7 0	...
Oriental ..	62 8 0	48 15 0	40 15 0	36 1 0	51 6 0	66 9 0	51 6 0	42 10 0	37 6 0	...
Polican and British Empire	67 4 0	52 11 0	43 11 0	38 2 0	55 3 0	71 11 0	55 3 0	45 6 0	39 5 0	...
Provident ..	65 10 8	51 12 0	43 8 0	38 7 4	54 2 8	69 12 0	54 2 8	45 1 4	39 8 8	...
Royal ..	...	56 2 0	48 5 0	43 9 0	58 9 0	...	58 9 0	49 15 0	44 12 0	...
Royal Exchange ..	...	50 6 0	42 3 0	37 5 0	52 13 0	...	52 13 0	43 14 0	38 10 0	...
Scottish Amicable ..	...	51 0 0	43 4 0	38 6 0	53 6 0	...	53 6 0	44 10 0	39 8 0	...
Standard ..	67 11 4	53 10 0	45 4 8	40 1 4	56 0 8	71 12 0	56 0 8	46 14 8	41 4 8	...
Star ..	...	...	...	...	...	...	...	...	...	...
Sum of Canada ..	...	...	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 80 next Birthday					Age 81 next Birthday				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union...	77 6 0	57 12 0	48 0 0	41 8 0	41 8 0	60 12 0	49 12 0	43 2 0	43 2 0	43 2 0
Empire of India ...	...	60 6 0	50 8 0	44 4 0	44 4 0	63 2 0	52 6 0	45 10 0	45 10 0	45 10 0
Gresham ...	...	56 0 0	46 9 0	41 7 0	41 7 0	59 0 0	48 7 0	42 10 0	42 10 0	42 10 0
Law Union and Crown	...	60 4 0	50 7 0	44 2 0	44 2 0	63 0 0	52 5 0	45 8 0	45 8 0	45 8 0
Liverpool & London & Globe...	78 0 0	...	...	...	...	83 3 0	...	...	...	...
London and Lancashire	75 12 0	61 0 8	50 5 4	43 10 0	43 10 0	81 6 0	64 0 8	52 4 8	44 15 4	44 15 4
Manufacturers of Canada	...	...	...	...	...	...	...	...	...	...
New York ...	...	...	...	...	...	...	...	...	...	...
North British and Mercantile	75 6 0	58 6 0	48 8 0	42 6 0	42 6 0	61 8 0	50 4 0	43 12 0	43 12 0	43 12 0
Northern ...	...	59 11 0	49 13 0	43 11 0	43 11 0	62 9 0	51 11 0	44 15 0	44 15 0	44 15 0
Oriental ...	71 3 0	54 1 0	44 8 0	38 12 0	38 12 0	76 7 0	46 7 0	40 3 0	40 3 0	40 3 0
Pelican and British Empire	76 8 0	57 15 0	47 3 0	40 9 0	40 9 0	81 13 0	49 2 0	41 13 0	41 13 0	41 13 0
Provident ...	74 7 4	56 14 0	46 14 0	40 11 4	40 11 4	59 12 0	48 10 8	42 0 0	42 0 0	42 0 0
Royal ...	...	61 4 0	51 11 0	46 0 0	46 0 0	64 2 0	53 9 0	47 6 0	47 6 0	47 6 0
Royal Exchange	...	55 8 0	45 13 0	40 0 0	40 0 0	58 9 0	48 0 0	41 8 0	41 8 0	41 8 0
Scottish Amicable ...	...	56 0 0	46 4 0	40 10 0	40 10 0	59 4 0	48 0 0	42 0 0	42 0 0	42 0 0
Standard	76 4 8	58 11 4	48 11 4	42 9 4	42 9 4	61 10 8	50 10 0	44 0 0	44 0 0	44 0 0
Star ...	...	...	...	...	...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 32 next Birthday				Age 33 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	.....	64 2 0	51 14 0	44 12 0	.....	67 12 0	54 4 0	46 4 0
Empire of India	.....	66 4 0	54 8 0	47 2 0	.....	69 14 0	56 10 0	48 10 0
Gresham	.....	.....	.....	.....	.....	.....	.....	.....
Law Union and Crown	.....	62 5 0	50 7 0	43 15 0	.....	66 1 0	52 12 0	45 6 0
Liverpool & London & Globe	.....	66 2 0	.....	47 0 0	.....	69 12 0	.....	48 8 0
London and Lancashire	89 3 0	.....	54 5 0	.....	96 3 0	.....	56 9 0	.....
Manufacturers of Canada	87 14 8	67 7 4	54 6 0	46 6 0	95 8 0	71 4 0	56 10 8	47 14 8
New York	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile	.....	64 14 0	52 4 0	45 2 0	.....	68 8 0	54 8 0	46 12 0
Northern	.....	65 10 0	53 9 0	46 5 0	.....	69 1 0	55 11 0	47 12 0
Oriental	82 7 0	60 6 0	48 9 0	41 12 0	89 7 0	64 1 0	50 14 0	43 7 0
Pelican and British Empire	88 2 0	64 8 0	51 4 0	43 5 0	95 11 0	68 6 0	53 9 0	44 15 0
Provident	.....	62 14 8	50 10 0	43 5 4	.....	66 8 0	52 12 8	44 13 4
Royal	.....	67 7 0	55 10 0	48 13 0	.....	71 2 0	57 14 0	50 6 0
Royal Exchange	.....	62 1 0	50 4 0	43 2 0	.....	66 1 0	52 9 0	44 14 0
Scottish Amicable	.....	62 12 0	49 14 0	43 6 0	.....	66 10 0	52 0 0	44 12 0
Standard	.....	64 14 8	52 12 0	45 8 8	.....	68 9 4	55 0 8	47 2 8
Star	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 84 next Birthday.					Age 85 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	.....	71 10 0	56 10 0	48 0 0	48 0 0	.....	75 12 0	59 4 0	49 12 0	.....
Empire of India ..	.....	73 14 0	59 2 0	50 6 0	50 6 0	.....	78 6 0	61 12 0	52 2 0	.....
Gresham ..	.....	70 2 0	55 2 0	46 14 0	46 14 0	.....	74 15 0	57 13 0	48 9 0	.....
Law Union and Crown ..	.....	73 12 0	59 0 0	50 4 0	50 4 0	.....	78 4 0	61 10 0	52 0 0	.....
Liverpool & London & Globe ..	104 6 0	75 9 4	59 3 4	49 9 4	49 9 4	114 4 0	80 7 4	62 0 0	51 7 4	.....
London and Lancashire ..	104 8 0	75 9 4	59 3 4	49 9 4	49 9 4	115 4 0	80 7 4	62 0 0	51 7 4	.....
Manufacturers of Canada ..	.....	72 8 0	57 2 0	48 6 0	48 6 0	.....	76 10 0	59 14 0	50 4 0	.....
New York ..	.....	73 0 0	58 0 0	49 4 0	49 4 0	.....	77 7 0	60 9 0	50 15 0	.....
Northern ..	.....	73 0 0	58 0 0	49 4 0	49 4 0	.....	77 7 0	60 9 0	50 15 0	.....
Oriental ..	97 12 0	72 12 0	56 1 0	46 10 0	46 10 0	113 10 0	72 13 0	56 3 0	47 2 0	.....
Pelican and British Empire ..	103 9 0	70 8 0	55 2 8	46 6 0	46 6 0	.....	77 11 0	58 15 0	48 7 0	.....
Provident ..	.....	70 8 0	55 2 8	46 6 0	46 6 0	.....	75 0 8	57 12 0	48 0 8	.....
Royal ..	.....	75 4 0	60 5 0	52 1 0	52 1 0	.....	79 14 0	63 1 0	53 14 0	.....
Royal Exchange ..	.....	70 9 0	55 2 0	46 12 0	46 12 0	.....	75 11 0	57 15 0	48 13 0	.....
Scottish Amicable ..	.....	70 14 0	54 6 0	46 2 0	46 2 0	.....	75 8 0	57 0 0	47 8 0	.....
Standard ..	.....	72 10 8	57 9 4	48 14 8	48 14 8	.....	77 5 4	60 5 4	50 13 4	.....
Star ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 36 next Birthday.				Age 37 next Birthday.			
	ENDOWMENT ASSURANCE PAY- ABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAY- ABLE AT DEATH OR ON ATTAINING			
	Age 50	Age 55.	Age 60.	Age 65.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	.....	62 6 0	51 14 0	51 14 0	.....	65 12 0	54 0 0	54 0 0
Empire of India ..	.....	64 6 0	54 2 0	54 2 0	.....	67 6 0	56 6 0	56 6 0
Gresham ..	.....	60 13 0	50 9 0	50 9 0	.....	64 3 0	52 10 0	52 10 0
Law Union and Crown ..	.....	64 9 0	54 0 0	54 0 0	.....	67 14 0	56 4 0	56 4 0
Liverpool & London & Globe ..	.....	65 2 8	53 7 4	53 7 4	92 10 8	68 10 8	55 10	55 10
London and Lancashire ..	86 2 0	.....	.....	.....	.....	.....	.....	.....
Manufacturers of Canada ..	.....	63 0 0	52 0 0	52 0 0	.....	66 8 0	54 0 0	54 0 0
New York ..	.....	63 5 0	52 13 0	52 13 0	88 5 0	66 8 0	54 13 0	54 13 0
North British and Mercantile ..	82 7 0	59 4 0	49 4 0	49 4 0	84 3 0	62 10 0	51 8 0	51 8 0
Oriental ..	78 2 0	62 0 0	50 7 0	50 7 0	89 15 0	65 8 0	52 10 0	52 10 0
Pelican and British Empire ..	83 6 0	60 10 8	49 14 8	49 14 8	.....	63 14 8	52 0 0	52 0 0
Provident ..	.....	66 1 0	55 14 0	55 14 0	91 7 0	69 6 0	58 0 0	58 0 0
Royal ..	85 4 0	61 2 0	51 2 0	51 2 0	.....	64 12 0	53 7 0	53 7 0
Royal Exchange ..	.....	60 4 0	49 4 0	49 4 0	.....	63 14 0	51 2 0	51 2 0
Scottish Amicable ..	.....	63 6 0	52 14 0	52 14 0	.....	66 12 8	55 2 0	55 2 0
Standard ..	.....	.....	.....	.....	.....	.....	.....	.....
Star ..	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 38 next Birthday.			Age 39 next Birthday.			Age 40 next Birthday.		
	ENDOWMENT ASSURANCE PAY- ABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAY- ABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAY- ABLE AT DEATH OR ON ATTAINING		
	Age 50.	Age 55.	Age 60.	Age 50.	Age 55.	Age 60.	Age 50.	Age 55.	Age 60.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	.....	69 6 0	56 8 0	.....	73 4 0	59 0 0	.....	73 4 0	59 0 0
Empire of India ..	.....	70 14 0	58 10 0	.....	74 12 0	60 14 0	.....	74 12 0	60 14 0
Gresham ..	.....	67 15 0	54 13 0	.....	72 3 0	57 6 0	.....	72 3 0	57 6 0
Law Union and Crown ..	.....	.....	58 6 0	.....	75 9 0	60 10 0	.....	75 9 0	60 10 0
Liverpool & London & Globe ..	.....	71 8 0	58 0 0	.....	76 15 4	60 10 0	.....	76 15 4	60 10 0
London and Lancashire ..	100 4 0	72 8 8	58 0 0	109 4 0	.....	.....	.....	.....	.....
Manufacturers of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York ..	.....	70 2 0	56 4 0	.....	74 2 0	59 0 0	.....	74 2 0	59 0 0
North British and Mercantile ..	.....	70 1 0	56 15 0	.....	74 0 0	59 6 0	.....	74 0 0	59 6 0
Northern ..	95 10 0	66 6 0	53 15 0	103 12 0	70 10 0	56 10 0	103 12 0	70 10 0	56 10 0
Oriental ..	91 4 0	69 7 0	55 0 0	99 10 0	73 14 0	57 10 0	105 12 0	73 14 0	57 10 0
Pelican and British Empire ..	97 11 0	67 9 4	54 4 0	105 12 0	71 11 4	56 11 4	.....	71 11 4	56 11 4
Provident ..	.....	73 2 0	60 6 0	107 4 0	77 6 0	63 0 0	.....	77 6 0	63 0 0
Royal ..	98 11 0	68 13 0	55 9 0	.....	73 4 0	57 14 0	.....	73 4 0	57 14 0
Royal Exchange ..	.....	67 12 0	53 6 0	.....	72 0 0	55 12 0	.....	72 0 0	55 12 0
Scottish Amicable ..	.....	70 8 8	57 9 4	.....	74 12 8	60 3 4	.....	74 12 8	60 3 4
Standard ..	.....	.....	.....	.....	.....	.....	.....	.....	.....
Star ..	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 40 next Birthday.			Age 41 next Birthday.		
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		
	Age 50.	Age 55.	Age 60.	Age 50.	Age 55.	Age 60.
City of Glasgow	Rs. A. P. 77 12 0	Rs. A. P. 61 12 0	....	Rs. A. P. 85 9 0	Rs. A. P. 65 0 0
Commercial Union...	79 14 0	63 8 0	....	....	66 8 0
Empire of India
Gresham	77 0 0	60 2 0	....	....	63 3 0
Law Union and Crown	63 6 0	....	....	66 6 0
Liverpool & London & Globe	80 3 0	....	....	85 9 0	....
London and Lancashire	81 14 0	63 7 4	....	87 6 8	66 8 0
Manufacturers of Canada
New York
North British and Mercantile	78 4 0	61 14 0	....	....	65 4 0
Northern	78 7 0	62 1 0	....	....	64 15 0
Oriental ..	113 9 0	75 6 0	59 8 0	....	83 10 0	62 11 0
Pelican and British Empire	115 12 0	78 15 0	60 9 0	....	80 12 0	63 13 0
Provident	76 6 0	59 8 0	....	84 10 0	62 8 0
Royal ..	117 8 0	82 2 0	65 12 0	....	87 9 0	68 14 0
Royal Exchange	78 1 0	60 6 0	....	....	63 5 0
Scottish Amicable	76 10 0	58 8 0	....	....	61 14 0
Standard	79 8 8	63 1 4	....	....	66 4 0
Star
Sun of Canada

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 42 next Birthday.				Age 48 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.		Age 50.	Age 55.	Age 60.	
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	68 12 0	68 12 0	.....	.....	72 12 0	72 12 0
Empire of India	69 14 0	69 14 0	.....	.....	73 10 0	73 10 0
Gresham	66 10 0	66 10 0	.....	.....	70 9 0	70 9 0
Law Union and Crown	69 12 0	69 12 0	.....	.....	73 8 0	73 8 0
Liverpool & London & Globe	91 11 0	.....	.....	.....	98 15 0	.....	.....
London and Lancashire	93 12 0	69 12 8	69 12 8	.....	101 1 4	73 8 0	73 8 0
Manufacturers of Canada
New York	68 14 0	68 14 0	.....	.....	72 14 0	72 14 0
North British and Mercantile	68 3 0	68 3 0	.....	.....	71 12 0	71 12 0
Northern	66 4 0	66 4 0	.....	.....	70 2 0	70 2 0
Oriental	86 15 0	67 6 0	67 6 0	.....	.....	71 7 0	71 7 0
Pelican and British Empire	91 5 0	65 14 8	65 14 8	.....	.....	69 10 8	69 10 8
Provident	93 13 0	72 6 0	72 6 0	.....	101 2 0	76 4 0	76 4 0
Royal	66 12 0	66 12 0	.....	.....	70 10 0	70 10 0
Royal Exchange	65 8 0	65 8 0	.....	.....	69 10 0	69 10 0
Scottish Amicable	69 12 0	69 12 0	.....	.....	73 9 4	73 9 4
Standard
Star
Sun of Canada

ENDOWMENT ASSURANCE—WITH PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 44 next Birthday.				Age 45 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.		Age 50.	Age 55.	Age 60.	
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	77 0 0	77 0 0	..	..	81 8 0	81 8 0
Empire of India	78 0 0	78 0 0	..	..	83 2 0	83 2 0
Greatham
Law Union and Crown	75 0 0	75 0 0	..	..	79 13 0	79 13 0
Liverpool & London & Globe	78 0 0	78 0 0	..	..	83 0 0	83 0 0
London and Lancashire	107 5 0	..	..	..	117 7 0	..	..
Manufacturers of Canada	109 12 8	77 10 8	..	..	120 3 4	82 6 8	..
New York
North British and Mercantile	77 4 0	77 4 0	..	..	81 14 0	81 14 0
Northern	105 1 0	75 13 0	75 13 0	..	114 13 0	80 5 0	80 5 0
Oriental	102 9 0	74 8 0	74 8 0	..	..	79 6 0	79 6 0
Pelican and British Empire	107 1 0	75 15 0	75 15 0	..	117 1 0	81 0 0	81 0 0
Provident	73 14 8	73 14 8	..	..	78 10 8	78 10 8
Royal	109 12 0	80 8 0	80 8 0	..	120 2 0	85 7 0	85 7 0
Royal Exchange	74 15 0	74 15 0	..	..	79 14 0	79 14 0
Scottish Amicable	74 0 0	74 0 0	..	..	78 12 0	78 12 0
Standard	77 14 8	77 14 8	..	..	82 12 0	82 12 0
Star
Sun of Canada

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 20 next Birthday.				Age 21 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	42 0 0	33 12 0	30 0 0	27 4 0	43 10 0	34 12 0	30 8 0	27 12 0
Empire of India ..	.....	36 0 0	32 2 0	29 6 0	.....	37 0 0	32 14 0	30 0 0
Gresham ..	.....	35 4 0	32 7 0	30 15 0	.....	36 4 0	33 2 0	31 7 0
Law Union and Crown ..	.....	36 0 0	.....	29 4 0	.....	37 0 0	.....	29 14 0
Liverpool & London & Globe ..	43 11 0	.....	33 7 0	.....	45 5 0	.....	34 4 0	.....
London and Lancashire ..	39 6 8	36 3 4	32 2 8	29 5 4	41 2 8	37 6 0	33 0 0	30 0 0
Manufacturers of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....
New York ..	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile ..	38 14 0	32 14 0	28 14 0	26 4 0	40 6 0	34 0 0	29 12 0	27 0 0
Northern ..	.....	.....	.....	.....	.....	39 6 0	34 15 0	32 0 0
Oriental ..	37 15 0	31 14 0	28 0 0	25 8 0	39 11 0	33 1 0	28 14 0	26 4 0
Pelican and British Empire ..	39 2 0	33 4 0	29 4 0	26 10 0	40 14 0	34 6 0	30 0 0	27 4 0
Provident ..	.....	.....	.....	.....	.....	.....	.....	.....
Royal ..	.....	38 0 0	34 5 0	31 14 0	.....	39 2 0	35 2 0	32 9 0
Royal Exchange ..	.....	32 11 0	28 13 0	26 1 0	.....	33 11 0	29 9 0	26 10 0
Scottish Amicable ..	.....	32 2 0	29 0 0	27 2 0	.....	33 2 0	29 10 0	27 8 0
Standard ..	40 2 8	33 12 0	29 9 4	26 14 0	41 12 8	34 13 4	30 6 0	27 7 4
Star ..	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 22 next Birthday.				Age 23 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	45 8 0	35 14 0	31 4 0	28 4 0	47 8 0	37 4 0	32 2 0	29 2 0
Empire of India ...	.....	38 4 0	33 14 0	30 12 0	.....	39 10 0	34 12 0	31 8 0
Gresham ...	.....	37 6 0	33 13 0	31 14 0	.....	38 6 0	34 9 0	32 8 0
Law Union and Crown ...	.....	38 2 0	.....	30 10 0	.....	39 8 0	.....	31 6 0
Liverpool & London & Globe ...	47 1 0	.....	35 2 0	.....	49 1 0	.....	36 1 0	.....
London and Lancashire ...	43 1 4	38 10 8	33 15 4	30 12 0	45 3 4	40 0 0	34 15 4	31 8
Manufacturers of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....
New York ...	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile ...	42 2 0	35 4 0	30 10 0	27 12 0	44 2 0	36 10 0	31 10 0	28 8 0
Northern ...	.....	40 7 0	35 11 0	32 9 0	.....	41 11 0	36 8 0	33 2 0
Oriental ...	41 10 0	34 6 0	29 14 0	27 0 0	43 11 0	35 13 0	30 15 0	27 11 0
Pelican and British Empire ...	42 12 0	35 10 0	30 14 0	27 14 0	44 10 0	36 14 0	31 14 0	28 8 0
Provident ...	.....	.....	.....	.....	.....	.....	.....	.....
Royal ...	.....	40 6 0	36 0 0	33 4 0	.....	41 11 0	37 0 0	34 0 0
Royal Exchange ...	.....	34 14 0	30 6 0	27 5 0	.....	36 4 0	31 4 0	28 1 0
Scottish Amicable ...	.....	34 2 0	30 6 0	28 0 0	.....	35 4 0	31 2 0	28 10 0
Standard ...	43 10 0	36 0 8	31 4 0	28 1 4	45 10 8	37 6 0	32 2 8	28 12 8
Star ...	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ...	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 24 next Birthday.				Age 25 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	49 12 0	38 14 0	33 2 0	29 14 0	52 2 0	40 12 0	34 8 0	31 0 0
Empire of India ..	.....	41 0 0	35 12 0	32 4 0	.....	42 12 0	37 0 0	33 2 0
Gresham ..	.....	39 11 0	35 7 0	33 1 0	.....	41 2 0	36 7 0	33 12 0
Law Union and Crown ..	.....	41 0 0	37 1 0	32 2 0	.....	42 10 0	38 3 0	33 0 0
Liverpool & London & Globe ..	51 3 0	.....	36 0 8	32 5 4	53 9 0	.....	37 3 4	33 4 0
London and Lancashire ..	47 7 4	41 8 0	.....	.....	49 14 0	43 2 8	.....	.....
Manufacturers of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....
New York ..	.....	.....	.....	.....	.....	.....	.....	.....
North British and Mercantile ..	46 8 0	38 2 0	32 12 0	29 4 0	49 0 0	39 12 0	33 14 0	30 2 0
Northern ..	.....	43 0 0	37 7 0	33 12 0	.....	44 7 0	38 7 0	34 7 0
Oriental ..	46 0 0	37 6 0	32 1 0	28 12 0	48 9 0	39 0 0	33 4 0	29 11 0
Pelican and British Empire ..	46 12 0	38 4 0	32 14 0	29 4 0	49 2 0	39 12 0	33 14 0	30 2 0
Provident ..	.....	.....	.....	.....	.....	.....	.....	.....
Royal ..	.....	43 2 0	38 0 0	34 13 0	.....	44 11 0	39 2 0	35 10 0
Royal Exchange ..	.....	37 12 0	32 4 0	28 13 0	.....	39 5 0	33 6 0	29 11 0
Scottish Amicable ..	.....	36 8 0	31 14 0	28 2 0	.....	37 14 0	32 14 0	29 12 0
Standard ..	47 15 4	38 12 8	33 2 8	29 9 4	50 7 4	40 6 0	34 4 0	30 6 8
Star ..	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 26 next Birthday.				Age 27 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	54 12 0	42 8 0	35 12 0	31 12 0	57 12 0	44 6 0	37 2 0	32 12 0
Empire of India	.....	44 8 0	38 2 0	34 0 0	.....	46 6 0	39 6 0	35 0 0
Gresham	.....	42 12 0	37 8 0	34 8 0	.....	44 9 0	38 10 0	35 6 0
Law Union and Crown	.....	41 6 0	.....	33 14 0	.....	46 4 0	.....	34 14 0
Liverpool & London & Globe	56 3 0	.....	39 5 0	.....	59 3 0	.....	40 10 0	.....
London and Lancashire	52 8 0	44 14 8	38 6 8	34 2 8	55 7 4	46 13 4	39 12 8	35 2 8
Manufacturers of Canada	.....	.....	.....	.....	.....	.....	.....	.....
New York	52 0 0	41 6 0	35 2 0	31 2 0	55 2 0	43 4 0	36 8 0	32 2 0
North British and Mercantile	.....	46 1 0	39 7 0	35 4 0	.....	47 13 0	40 11 0	36 2 0
Northern	.....	40 13 0	34 8 0	30 11 0	54 9 0	42 13 0	35 15 0	31 12 0
Oriental	51 6 0	41 8 0	35 0 0	31 0 0	54 14 0	43 6 0	36 6 0	32 0 0
Pelican and British Empire	51 14 0	41 8 0	35 0 0	31 0 0	.....	.....	.....	.....
Provident	.....	46 6 0	40 5 0	36 9 0	.....	48 4 0	41 10 0	37 8 0
Royal	.....	41 1 0	34 10 0	30 10 0	.....	43 0 0	36 0 0	31 10 0
Royal Exchange	.....	39 8 0	33 14 0	30 8 0	.....	41 6 0	34 14 0	31 4 0
Scottish Amicable	.....	42 2 0	35 7 4	31 5 4	56 4 0	44 0 0	36 12 0	32 4 8
Standard	53 3 4	.....	.....	.....	.....	.....	.....	.....
Star	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 28 next Birthday.					Age 29 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	61 4 0	48 8 0	38 12 0	33 14 0	28 14 0	65 0 0	50 12 0	42 6 0	37 2 0	34 14 0
Empire of India ..	...	...	...	...	...	...	...	...	...	...
Gresham ..	...	46 7 0	39 12 0	36 2 0	32 0 0	...	48 9 0	41 1 0	37 0 0	37 0 0
Law Union and Crown ..	...	48 6 0	42 0 0	35 14 0	30 0 0	...	50 10 0	43 7 0	37 0 0	37 0 0
Liverpool & London & Globe ..	62 7 0	48 15 4	41 3 4	36 3 4	32 0 0	66 3 0	51 3 4	42 11 4	37 4 8	...
London and Lancashire ..	58 13 4	...	...	...	...	62 9 4	...	...	...	...
Manufacturers of Canada ..	...	...	...	...	...	...	...	...	...	...
New York ..	...	...	...	...	...	...	...	...	...	...
North British and Mercantile ..	58 10 0	45 6 0	38 0 0	33 2 0	28 0 0	62 8 0	47 12 0	39 10 0	34 6 0	34 6 0
Northern ..	...	49 13 0	42 0 0	37 1 0	32 0 0	...	52 0 0	43 7 0	38 1 0	38 1 0
Oriental ..	58 1 0	44 15 0	37 6 0	32 14 0	27 0 0	62 1 0	47 5 0	39 0 0	34 1 0	34 1 0
Pelican and British Empire ..	58 4 0	45 6 0	37 12 0	33 0 0	28 0 0	62 0 0	47 10 0	39 4 0	34 0 0	34 0 0
Provident ..	...	...	...	...	...	...	...	...	...	...
Royal ..	...	50 4 0	43 0 0	38 8 0	33 0 0	...	52 8 0	44 8 0	39 10 0	39 10 0
Royal Exchange ..	...	45 2 0	37 8 0	32 12 0	27 0 0	...	47 7 0	39 1 0	34 0 0	34 0 0
Scottish Amicable ..	...	43 4 0	36 2 0	32 0 0	27 0 0	...	45 8 0	37 8 0	33 0 0	33 0 0
Standard ..	59 10 8	46 1 4	38 2 8	33 5 4	28 0 0	63 9 4	48 6 0	39 11 4	34 7 4	34 7 4
Star ..	...	...	...	...	...	...	...	...	...	...
Sun of Canada ..	...	...	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 30 next Birthday.					Age 31 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	69 6 0	51 8 0	42 0 0	36 4 0	37 10 0	74 4 0	54 4 0	43 12 0	37 10 0	39 10 0
Empire of India ...	...	53 2 0	44 0 0	38 6 0	39 10 0	...	55 14 0	45 14 0	39 10 0	...
Gresham ...	...	...	...	...	...	...	...	...	...	...
Law Union and Crown ...	...	50 15 0	42 8 0	38 0 0	39 1 0	...	53 9 0	44 3 0	39 1 0	...
Liverpool & London & Globe ...	...	53 0 0	...	38 4 0	39 8 0	...	55 12 0	46 12 0	39 8 0	...
London and Lancashire ...	70 5 0	...	45 1 0	...	...	75 2 0	...	...	...	...
Manufacturers of Canada ...	68 14 0	53 9 4	43 12 0	38 6 0	39 8 8	71 13 4	56 4 0	45 14 8	39 8 8	...
New York ...	...	...	...	...	...	...	...	...	...	...
North British and Mercantile ...	66 8 0	50 6 0	41 4 0	35 8 0	36 12 0	...	53 6 0	42 14 0	36 12 0	...
Northern ...	...	54 7 0	45 0 0	39 3 0	40 7 0	...	57 3 0	46 12 0	40 7 0	...
Oriental ...	66 9 0	49 15 0	40 12 0	35 6 0	36 12 0	71 11 0	52 13 0	42 10 0	36 12 0	...
Pelican and British Empire ...	68 6 0	50 2 0	41 0 0	35 4 0	36 12 0	71 8 0	53 0 0	42 14 0	36 12 0	...
Provident ...	...	...	...	...	...	...	...	...	...	...
Royal ...	...	55 0 0	46 2 0	40 13 0	42 2 0	...	57 12 0	47 14 0	42 2 0	...
Royal Exchange ...	...	50 0 0	40 12 0	35 5 0	36 11 0	...	52 12 0	42 9 0	36 11 0	...
Scottish Amicable ...	...	47 11 0	38 14 0	31 0 0	35 0 0	...	50 8 0	40 10 0	35 0 0	...
Standard ...	68 0 8	50 15 4	41 6 8	35 10 8	37 0 0	73 2 0	53 12 8	43 4 0	37 0 0	...
Star ...	...	...	...	...	...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 52 next Birthday.					Age 58 next Birthday.				
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING					ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				
	Age 45.	Age 50.	Age 55.	Age 60.		Age 45.	Age 50.	Age 55.	Age 60.	
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	79 14 0	58 14 0	47 12 0	41 0 0	39 0 0	86 10 0	62 6 0	49 14 0	42 8 0	40 10 0
Empire of India ..	.....	56 8 0	46 0 0	40 3 0	40 3 0	.....	59 14 0	48 0 0	41 8 0	41 8 0
Gresham ..	.....	58 12 0	48 9 0	40 12 0	40 12 0	.....	62 4 0	50 10 0	42 0 0	42 0 0
Law Union and Crown ..	80 11 0	59 3 4	47 12 0	40 12 8	40 12 8	87 1 0	62 8 8	49 12 8	42 2 0	42 2 0
Liverpool & London & Globe ..	77 8 8	.....	.....	.....	.....	84 3 4	.....	.....	.....	.....
London and Lancashire ..	.....	56 10 0	44 12 0	38 2 0	38 2 0	.....	60 2 0	46 14 0	39 10 0	39 10 0
Manufacturers of Canada ..	.....	60 3 0	48 9 0	41 11 0	41 11 0	.....	63 9 0	50 9 0	43 1 0	43 1 0
New York ..	77 10 0	56 0 0	44 11 0	38 4 0	38 4 0	84 9 0	59 10 0	46 15 0	39 14 0	39 14 0
North British and Mercantile ..	77 6 0	56 4 0	44 14 0	38 4 0	38 4 0	84 2 0	59 12 0	47 2 0	39 14 0	39 14 0
Northern ..	.....	60 12 0	49 12 0	43 7 0	43 7 0	.....	64 3 0	51 14 0	44 14 0	44 14 0
Oriental ..	.....	55 12 0	44 9 0	38 4 0	38 4 0	.....	59 5 0	46 14 0	39 15 0	39 15 0
Pelican and British Empire ..	79 0 8	53 6 0	42 8 0	36 4 0	36 4 0	.....	56 10 0	44 6 0	37 8 0	37 8 0
Royal ..	.....	56 15 4	45 4 0	38 6 8	38 6 8	85 15 4	60 8 0	47 7 4	39 15 4	39 15 4
Royal Exchange ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Amicable ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Standard ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Star ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sun of Canada ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 84 next Birthday.				Age 35 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 45.	Age 50.	Age 55.	Age 60.	Age 45.	Age 50.	Age 55.	Age 60.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	94 8 0	64 4 0	50 6 0	42 4 0	103 12 0	68 10 0	53 0 0	44 0 0
Empire of India ...	...	66 4 0	52 4 0	44 2 0	...	70 8 0	54 10 0	45 12 0
Gresham ...	...	63 8 0	50 2 0	42 13 0	...	67 13 0	...	...
Law Union and Crown ...	...	66 2 0	52 13 0	43 10 0	...	70 6 0	52 2 0	44 5 0
Liverpool & London & Globe ...	94 11 0	...	52 0 0	...	103 14 0	...	...	45 4 0
London and Lancashire ...	92 1 4	66 5 4	52 0 0	43 10 0	101 8 0	70 10 0	55 5 0	...
Manufacturers of Canada ...	...	...	...	...	...	...	54 8 0	45 4 0
New York ...	...	...	...	...	...	...	...	...
North British and Mercantile ...	...	63 14 0	49 6 0	41 4 0	...	67 14 0	52 0 0	43 0 0
Northern ...	...	67 6 0	52 13 0	44 8 0	...	71 11 0	55 5 0	46 2 0
Oriental ...	92 13 0	63 10 0	49 6 0	41 9 0	...	68 3 0	52 1 0	43 7 0
Pelican and British Empire ...	92 0 0	63 12 0	49 8 0	41 8 0	101 8 0	68 4 0	52 2 0	43 4 0
Provident ...	...	...	...	...	...	...	...	...
Royal ...	...	68 0 0	54 2 0	46 8 0	...	72 6 0	56 11 0	48 3 0
Royal Exchange ...	...	63 8 0	49 8 0	41 12 0	...	68 11 0	52 7 0	43 12 0
Scottish Amicable ...	...	60 6 0	46 8 0	38 12 0	...	64 10 0	48 14 0	40 4 0
Standard ...	94 1 4	64 8 0	49 14 0	41 10 0	103 14 0	69 1 4	52 8 8	43 7 4
Star ...	...	...	...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 56 next Birthday.			Age 57 next Birthday.		
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		
	Age 50.	Age 55.	Age 60.	Age 50.	Age 55.	Age 60.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	75 8 0	55 14 0	46 2 0	81 4 0	58 14 0	48 4 0
Empire of India	72 11 0	55 4 0	46 1 0	78 6 0	58 3 0	47 15 0
Gresham	75 6 0	58 0 0	47 0 0	81 2 0	60 15 0	49 0 0
Law Union and Crown	75 9 4	57 4 0	47 6 0	81 4 8	60 4 8	48 14 8
Liverpool & London & Globe...	...	...	...	...	...	...
London and Lancashire	...	...	...	...	...	...
Manufacturers of Canada	...	...	...	...	...	...
New York	...	...	...	...	...	...
North British and Mercantile	76 11 0	55 0 0	44 10 0	82 7 0	58 4 0	46 8 0
Northern	73 7 0	55 1 0	45 7 0	79 2 0	58 6 0	47 10 0
Oriental	73 4 0	55 2 0	45 4 0	79 2 0	58 6 0	47 6 0
Pelican and British Empire	77 6 0	59 8 0	50 0 0	83 2 0	62 10 0	52 0 0
Provident	69 8 0	55 10 0	45 15 0	75 0 0	59 3 0	48 4 0
Royal	74 4 8	55 8 0	45 6 8	80 5 4	58 12 8	47 8 8
Royal Exchange	...	...	...	...	...	...
Scottish Amicable	...	...	...	...	...	...
Standard	...	...	...	...	...	...
Star	...	...	...	...	...	...
Sun of Canada	...	...	...	...	...	...

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 38 next Birthday.				Age 39 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 30.	Age 35.	Age 40.	Age 45.	Age 50.	Age 55.	Age 60.	Age 65.
City of Glasgow	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union	88 0 0	62 6 0	50 8 0	51 10 0	95 14 0	63 6 0	53 0 0	53 0 0
Empire of India	84 13 0	61 8 0	49 15 0	51 0 0	92 11 0	65 6 0	52 3 0	54 0 0
Gresham	87 14 0	64 5 0	51 0 0	51 0 0	95 12 0	68 1 0	53 8 0	53 8 0
Law Union and Crown	87 15 4	63 11 4	51 0 0	51 0 0	95 13 4	67 8 0	53 4 8	53 4 8
Liverpool & London & Globe	...	...	...	...	...	...	...	...
London and Lancashire	...	...	...	...	...	...	...	...
Manufacturers of Canada	...	...	...	...	...	...	...	...
New York	...	...	...	...	...	...	...	...
North British and Mercantile	...	61 12 0	48 10 0	51 14 0	...	65 10 0	51 2 0	51 2 0
Northern	89 10 0	64 8 0	51 14 0	50 0 0	97 10 0	68 6 0	54 3 0	54 3 0
Oriental	86 7 0	62 0 0	50 0 0	49 10 0	94 12 0	66 3 0	52 9 0	52 9 0
Pelican and British Empire	85 14 0	62 0 0	49 10 0	49 10 0	93 14 0	66 0 0	52 2 0	52 2 0
Provident	...	...	...	...	...	...	...	...
Royal	89 14 0	66 2 0	54 3 0	50 5 0	97 13 0	70 0 0	56 10 0	56 10 0
Royal Exchange	...	63 1 0	50 5 0	45 12 0	...	67 1 0	52 8 0	52 8 0
Scottish Amicable	81 8 0	57 12 0	45 12 0	49 14 8	89 2 0	61 8 0	48 0 0	48 0 0
Standard	87 5 4	62 7 4	49 14 8	49 14 8	95 10 0	66 9 4	52 7 1	52 7 1
Star	...	...	...	...	...	...	...	...
Sun of Canada	...	...	...	...	...	...	...	...

ENDOWMENT ASSURANCE--WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 40 next Birthday.				Age 41 next Birthday.			
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING				ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			
	Age 50.	Age 55.	Age 60.		Age 50.	Age 55.	Age 60.	
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	
Commercial Union ..	105 0 0	70 14 0	55 12 0		.....	77 14 0	58 12 0	
Empire of India ..	.....	72 2 0	56 10 0		.....	.....	59 6 0	
Gresham ..	.....	.....	.....		.....	.....	.....
Law Union and Crown ..	102 2 0	60 10 0	54 9 0		.....	74 7 0	57 5 0	
Liverpool & London & Globe ..	104 14 0	.....	56 0 0		.....	.....	58 14 0	
London and Lancashire ..	.....	72 5 0	.....		.....	77 3 0	.....
Manufacturers of Canada ..	105 4 0	71 13 4	55 12 0		.....	76 11 4	58 7 4	
New York ..	.....	.....	.....		.....	.....	.....
North British and Mercantile ..	.....	69 10 0	54 0 0		.....	.....	.....
Northern ..	107 5 0	72 12 0	56 12 0		.....	77 13 0	59 9 0	
Oriental ..	.....	70 13 0	55 7 0		.....	76 2 0	58 9 0	
Pelican and British Empire ..	103 8 0	70 8 0	54 14 0		.....	75 12 0	58 0 0	
Provident ..	.....	.....	.....		.....	.....	.....
Royal ..	107 6 0	74 7 0	59 4 0		.....	79 8 0	62 2 0	
Royal Exchange ..	.....	71 2 0	54 14 0		.....	.....	57 7 0	
Scottish Amicable ..	98 6 0	65 12 0	50 8 0		.....	70 10 0	53 2 0	
Standard ..	105 8 0	71 4 0	55 4 0		.....	76 8 8	58 4 8	
Star ..	.....	.....	.....		.....	.....	.....
Sun of Canada ..	.....	.....	.....		.....	.....	.....

ENDOWMENT ASSURANCE—WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 42 next Birthday.			Age 43 next Birthday.		
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING			ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		
	Age 55.	Age 60.	Age 65.	Age 55.	Age 60.	Age 65.
City of Glasgow ...	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ...	84 2 0	62 8 0	65 8 0	91 6 0	65 8 0	65 8 0
Empire of India ...	80 4 0	60 6 0	63 14 0	86 14 0	63 14 0	63 14 0
Gresham ...	82 13 0	62 0 0	65 10 0	89 6 0	65 10 0	65 10 0
Law Union and Crown ...	82 4 0	61 5 4	64 9 4	88 10 8	64 9 4	64 9 4
Liverpool & London & Globe ...	84 1 0	60 14 0	64 12 0	90 15 0	66 3 0	66 3 0
London and Lancashire ...	82 4 0	62 0 0	65 13 0	88 6 0	65 13 0	65 13 0
Manufacturers of Canada ...	81 12 0	61 8 0	65 4 0	88 12 0	65 4 0	65 4 0
New York ...	85 6 0	65 6 0	68 15 0	92 2 0	68 15 0	68 15 0
North British and Mercantile ...	76 4 0	56 4 0	63 9 0	82 12 0	59 10 0	59 10 0
Northern ...	82 10 0	61 11 4	65 7 4	89 11 4	65 7 4	65 7 4
Oriental ...	...	...	...	...	...	...
Pelican and British Empire ...	...	...	...	...	...	...
Provident ...	...	...	...	...	...	...
Royal ...	...	...	...	...	...	...
Royal Exchange ...	...	...	...	...	...	...
Scottish Amicable ...	...	...	...	...	...	...
Standard ...	...	...	...	...	...	...
Star ...	...	...	...	...	...	...
Sun of Canada ...	...	...	...	...	...	...

ENDOWMENT ASSURANCE - WITHOUT PROFITS.

Annual Rate for each Rs. 1,000 payable at death or on attaining Ages 45, 50, 55 and 60.

Name of Company.	Age 44 next Birthday.		Age 45 next Birthday.		Age 55 next Birthday.	
	ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING		ENDOWMENT ASSURANCE PAYABLE AT DEATH OR ON ATTAINING	
	Age 55.	Age 60.	Age 55.	Age 60.	Age 55.	Age 60.
City of Glasgow ..	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Commercial Union ..	69 8 0	69 8 0	69 8 0	74 2 0	108 0 0	74 2 0
Empire of India ..	99 4 0	70 8 0	70 8 0	75 10 0	104 6 0	75 10 0
Gresham ..	94 13 0	67 13 0	67 13 0	72 3 0	106 7 0	72 3 0
Law Union and Crown ..	97 2 0	70 0 0	70 0 0	74 10 0	105 6 8	74 10 0
Liverpool & London & Globe..	96 4 8	68 4 0	68 4 0	72 6 0	109 13 0	72 6 0
London and Lancashire ..	98 15 0	70 3 0	70 3 0	73 8 0	108 10 0	73 8 0
Manufacturers of Canada ..	97 12 0	70 2 0	70 2 0	74 9 0	103 10 0	74 9 0
New York ..	96 14 0	69 6 0	69 6 0	74 15 0	103 10 0	74 15 0
North British and Mercantile ..	100 3 0	73 0 0	73 0 0	74 2 0	109 13 0	74 2 0
Northern ..	97 11 0	67 11 0	67 11 0	77 8 0	100 0 0	77 8 0
Oriental ..	90 10 0	63 8 0	63 8 0	77 14 0	107 15 4	77 14 0
Pelican and British Empire ..	98 0 0	69 10 8	69 10 8	74 6 8	108 10 0	74 6 8
Provident ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8
Royal ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8
Royal Exchange ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8
Scottish Amicable ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8
Standard ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8
Star ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8
Sun of Canada ..	98 0 0	69 10 8	69 10 8	74 6 8	109 13 0	74 6 8

OTHER SCHEMES OF INSURANCE.

REDUCED PREMIUM SYSTEM FIRST FIVE YEARS.

Is particularly well suited for those commencing business, and others who desire to make an immediate provision for a substantial amount, but have reason to believe that in a few years they will be in a position to spend a larger sum annually with this object. The Policy is free from debt, but when effected with Profits, does not participate in respect of the first five years.

SHORT TERM POLICIES.

An Annual Premium for an Assurance payable at death, provided it occurs within one year, or within three, five, or seven years. This description of Assurance is applicable when a person is certain he will come into possession of a sum of money, should he live till the expiration of a definite period, since it affords adequate means of preventing the loss to his representatives which would result in case of his decease before the date at which the amount in prospect would accrue to him. It is likewise used to secure *temporary* loans.

JOINT LIFE TABLE.

There are many cases for which this Table will provide, *viz.*:—Partnerships, in which the withdrawal of Capital at death of either partner would cause loss or inconvenience to the survivor. Relatives and friends of limited life incomes frequently live together in comfort, whose means would be considerably crippled by the death of either one or the other.

CHILDREN'S ENDOWMENT TABLE.

An Annual Premium for an *Endowment* to a child on arriving at the age of 21 years either with or without a return of Premium. When Endowments are effected "With Returns," all Premiums received will, in the event of the child dying before attaining the age of 21, be returned (but without interest) to the legal holder of the Policy; when effected "Without Returns," Premiums received by the Companies are not returnable. Parents are beginning to perceive the advantages of this system, as by the sacrifice—hardly felt, perhaps—of a few hundred rupees periodically, they secure a desirable amount to their children on their settlement in life.

DOUBLE ENDOWMENT ASSURANCE.

A "DOUBLE ENDOWMENT" Assurance, with guaranteed Bonus, secures a fixed sum should death occur before the expiration of a given term of years, or the same sum together with a guaranteed Bonus of equal amount, should the life survive the term. If the Policy be effected on the participating scale, the Sum

Assured will also be increased by ordinary Bonus additions during the term, payable at death or at the end of the term, besides the guaranteed Bonus in the event of surviving to the end of the term.

EXAMPLE.

At age 30, Rs. 500 a year will effect a "Double Endowment" Assurance of Rs. 10,000 for a term of thirty years. Should death occur before thirty years have expired, Rs. 10,000 would be payable; but should the life survive the term of thirty years, Rs. 20,000 will be paid. There being no extra rate for residence in India under this scheme, it is very favourably considered by many Insurers.

PURE ENDOWMENTS.

Provision for Old Age at minimum cost.

WITHOUT MEDICAL EXAMINATION.

Although an ordinary Endowment Insurance is peculiarly suited to the requirements of many persons, because it provides *an Insurance in the event of Death* as well as an Endowment in the event of Survivance, that very fact makes it somewhat unsuitable for *the large class whose chief object is to make a Provision for themselves*. For these the cheapest and best form of Policy is the "Pure Endowment," under which every rupee paid goes to provide the object intended, *viz.*, A Future Provision—no part being absorbed in providing an Immediate Insurance which is not required. At the same time, in the "With Return" Section, the

whole of the premiums paid are returned in the event of death before the Endowment age is reached, so that the entire Savings which were being laid past for Old Age become available for friends or relatives.

These Policies usually secure the following advantages :

- (1) A Cash Payment of any amount, on reaching a selected age, at the lowest possible cost.
- (2) The option, on reaching the selected age, of taking an Annuity for Life in place of the Cash Payment.
- (3) The option, at any time, of taking a Fully Paid-up Policy in exact proportion to the Premiums paid.
- (4) A Liberal Cash Value* on discontinuance at any time.
- (5) The avoidance of any Medical Examination.

It will be noticed that these Policies are specially suitable for Ladies who require either wholly or partly to support themselves.

MARRIED WOMEN'S ASSURANCES.

A married woman may effect an Assurance on her own life, or on the life of her husband for her separate use.

A man may assure his life for the benefit of his wife, or of his children, or of his wife and children.

* In the "Without Return" Section this option is subject to good health.

In the same way a married woman may assure her life for the benefit of her husband, or of her children, or of her husband and children.

Ante-nuptial or post-nuptial settlements may be effected by means of a Policy of Assurance free of expense, beyond the payment of the Premiums.

LEASEHOLD, INVESTMENT AND CAPITAL REDEMPTION POLICIES.

Policies are issued for the following among other objects :—

1. To secure the return of money invested in the purchase of leasehold property, and in the improvement of buildings and other property held for a limited number of years.
2. To provide a sum to cover dilapidations at the termination of leases, and to cover the cost of replacing plant and machinery used in industrial and other undertakings.
3. To provide a sinking fund in connection with terminable annuities, bonds and other securities.
4. To provide for the repayment of loans, for the replacement of capital generally, and for the payment of a stipulated sum of money at a fixed date.

The rates referring to this class of business may be obtained on application to the offices.

Assurances may be effected in various ways, not enumerated, to meet the convenience of parties, and full information may be obtained on application to the several offices.

ESTATE DUTY.

Much difficulty may occasionally be experienced in meeting the claim for Estate Duty payable under the provisions of the Finance Act, 1894 (England), especially when the property is of such a nature as not to be easy of immediate realization, except at a serious sacrifice. By means of Life Assurance, however, the necessary provision can readily be made by setting aside out of income the amount required to meet the Premium on a Life Policy covering the estimated amount of the Duty.

In the Debate on the Finance Bill in Committee of the House of Commons on the 15th June, 1894, the following observations were made with respect to Life Assurance as a means of providing for the payment of the Duty :—

Sir WILLIAM HARCOURT said he entirely sympathized with the desire to encourage the making provision for the payment of the Death Duties. Insurance was a very good way of doing it, and he believed it would be largely adopted.

Mr. GOSCHEN said that the practical value of Insurance had been fully recognized by members of that House, and he thought it difficult to over-estimate the enormous advantages the system offered to the community at large.

The following is a Table of the Estate Duty payable :—

Where the Principal Value of the Estate	Rate per cent. of Estate Duty.	Amount of Estate Duty.
Exceeds—	£ s. d.	
£1,000 and does not exceed £10,000	3 0 0	From £30 to £300
10,000 " " " 25,000	4 0 0	" 400 " 1,000
25,000 " " " 50,000	4 10 0	" 1,125 " 2,250
50,000 " " " 75,000	5 0 0	" 2,500 " 3,750
75,000 " " " 100,000	5 10 0	" 4,125 " 5,500

FOR EXAMPLE.

A person now aged 40 years next birthday wishes to provide for the Estate Duty payable on his decease. The following Table exhibits the approximate Premium payable (under a non-participating Policy) yearly to secure the payment of the Duty :—

Estimated Value of Estate not exceeding	Estate Duty Payable, being Amount for which a Life Policy should be effected.	APPROXIMATE PREMIUM.
		Yearly.
£	£	£
10,000	300	10
25,000	1,000	35
100,000	5,500	192

SPECIAL FORM OF POLICY.

In order that the amount necessary to pay the Estate Duty may be available immediately it is required, the Offices are prepared to grant Policies under which the Policy-moneys (or such portion thereof as may be needed for the purpose) shall be paid direct to the Inland Revenue Office, without waiting for the production of Probate.

BONUSES.

As Security is the paramount essential of Life Assurance, and the prompt meeting of all obligations must be placed beyond the possibility of doubt, the Premiums charged by all sound offices are somewhat in excess of the amounts which experience has hitherto required.

A Life Assurance Policy is a contract to make a fixed payment in years, often many years, to come. The amount required annually to enable the payment to be met depends chiefly on (1) the rate of interest that can be obtained throughout the term ; (2) the rate of mortality amongst the members, and (3) the proportion of the Premiums received that is expended in conducting the business.

These are matters which depend on contingencies which cannot be forecast for long periods with absolute certainty. Consequently all Premiums comprise a margin to cover eventualities. It is out of this margin that what is known as the surplus arises which provides the Bonuses which are added to "With-Profit" Policies. Bonuses are really repayments to Policy-holders of that portion of their Premiums which has been found to be more than was required. The amount available for

distribution as Bonus is ascertained in most offices every five years by actuarial valuation.

Much, indeed almost everything, depends on the stringency of that valuation. If it be based on a stringent table of mortality, and on the assumption that the rate of interest earned in the future will be low, the amount of the funds retained in hand will be large, and the sum shown as surplus available for distribution as Bonus at the moment will be proportionately smaller. On the other hand, not only is the guarantee enormously greater that all claims will be fully met, but the prospect is vastly enhanced that future Bonuses will be better than they otherwise could be. Every year the interest on the larger fund in hand accumulates, and the assumed rate being low, the difference between that rate and the rate actually earned is of course greater than when the assumed rate is higher.

A stringent valuation is therefore the best possible security for the maintenance of good Bonuses. A valuation based on a comparatively high rate of interest enables a larger immediate bonus to be paid than a more stringent and prudent one would permit. But it does so at the expense of depleting the accumulated funds, and of reducing the future margin of interest surplus. The policy of obtaining apparently satisfactory present results by making a low estimate of future liabilities is highly to be deprecated in the case of the important trust involved in Life Assurance administration.

It is, therefore, clear that neither the soundness of a Life Office nor its future Bonus prospects are

necessarily indicated by the Bonuses it has paid and is paying. The latter may indicate that its reserves have been unduly weakened. Everything depends on the basis on which they have been arrived at.

The H^M mortality table is deduced from the experience contributed by twenty British Life Offices of Healthy Male assured lives, while the recently published table technically called the "Om" or "Office Males" table is based upon the latest experience of policy-holders in British Life Offices. This latter mortality table is considered to be the most reliable exponent of mortality among assured lives and is being adopted by our leading offices.

Details of the rates and particulars of the Bonus Systems of the various offices are given in the following pages.

QUINQUENNIAL VALUATION EXTRACTS.

NAME OF OFFICE.	Date of Valuation.	Mortality table used.	RATE OF INTEREST.		Surplus.	Profits to Policy-holders.	RATE.
			Assumed.	Earned.			
City of Glasgow	1899	H. M. O. M.	3 %	£ s. d. 3 14 10	£ 146,348	£ 102,375	11s. % Compound. 6s. % Compound. From £1-8-2 upwards, varying with age at entry and class of policy. ½ % per annum vesting, when the premiums accumulated at 4 % compound interest shall equal the sum assured. From 4s. % upwards, varying with age at entry & class of policy. Nil. 35s. % Compound. 32s. % Compound. 35s. % Simple. 35s. % Simple.
	1903		3 %	3 12 8	69,633	62,184	
	1897 1902	H. M. O. M.	3 % 3 %	4 4 9 4 1 4	309,546 316,123	222,779 249,867	
Empire of India	1902	Special	3½ %	..	Rs 19,400	Rs 17,460	
Gresham	1895	H. M. Special.	3½ %	4 1 8	78,902	70,650	
	1900 1899	Do. H. M.	3½ % 3 & 3½ %	4 0 5 4 0 4 4 4 1	80,303 233,040	Nil 192,278	
Law Union & Crown	1904 1898	H. M. H. M. & H. M. & O. M. & O. M. 5	3 % 3 %	3 19 8 3 17 10	303,299 410,680	257,924 142,030	
Liverpool & London & Globe.	1903	O. M. 5	3 %	3 13 9	450,432	172,069	

QUINQUENNIAL VALUATION EXTRACTS—(concl'd.)

NAME OF OFFICE.	Date of Valuation.	Mortality table used.	RATE OF INTEREST.		Surplus.	Profits to Policy-holders.	RATE.
			Assumed.	Earned.			
London & Lancashire {	1897	H. M.	3½%	£ s. d. 4 3 3	£ 80,069	£ 50,000	20s. % Simple.
	1902	H. M.	3½%	3 18 11	103,127	69,397	20s., 22s. 6d., 25s. % Simple; varying with age at entry and class of policy.
<i>Figures not available for this edition.</i>							
Manufacturers of Canada.	1898	{ Combined experience American & combined	{ 4 %	4 12 4	3,783,491	1,687,048	Bonuses on the Tontine system.
	1901			4 2 1	3,722,766	1,858,763	Do.
New York	1900	{ H. M.	{ 3 %	3 19 10	937,211	830,160	28s. % Compound.
	1905			3 %	1,136,182	1,000,331	28s. % Compound.
North British & Mercantile.	1900	{ H. M. & H. M. 5	{ 23%	4 0 0	327,705	316,600	31s. % Simple.
	1905			23%	347,059	341,044	31s. % Simple.
Oriental ...	1900	{ Special Do.	{ 3 %	3 14 7	Rs53,679	Rs43,108	1 % per annum Simple.
	1903			3 16 0	Rs70,625	Rs26,460	1 ½ % per annum Simple.
Pelican & British Empire.	1900	{ H. M.	{ 3 %	4 2 3	153,633	103,836	32s. % Simple.
	1905			3 16 9	180,774	120,676	32s. % Simple.
Provident	1897	{ H. M.	{ 3 %	3 18 9	621,192	312,583	27s. % Compound.
	1902			3 18 4	567,992	300,240	25s. % Compound.

Royal	1899	H. M. & H. M. 5	3 %	3 14 6	636,549	491,819	30% Simple.
	1904	O. M. 5	3 %	3 14 0	842,103	682,939	30% Simple.
Royal Exchange	1900	H. M. & H. M. 5	3 %	3 18 7	228,691	177,519	25% Compound.
	1905	O. M.	3 %	?	274,509	211,273	25% Compound.
Scottish Amicable	1900	H. M. & H. M. 5	2½ %	3 19 7	342,996	229,004	35% Compound.
	1905	O. M. & O. M. 5	2½ %	3 19 8	383,406	312,243	35% Compound.
Standard	1900	Special	3 & 3½ %	3 19 0	691,422	642,933	25% Simple.
	1905	O. M.	3 & 3½ %	4 0 0	5,440	N/d.	N/d.
Star	1898	H. M.	3 %	3 15 9	405,894	333,849	From 15% % upwards.
	1903	H. M.	3 %	3 10 8	303,598	240,623	10% Compound.
Sun of Canada	1896	H. M.	4 %	5 12 10	67,016	40,014	From £1-7-2 upwards.
	1901	H. M.	3½ & 4 %	4 14 9	107,666	23,534	From £0-19-7 upwards.

SIMPLE BONUSES

The amount of Policies for £1,000 or Rs. 1,000, with

SIMPLE REVERSIONARY BONUSES

Declared every five years at the following rates:—

Simple Bonuses per annum.	YEARS IN FORCE.					
	5	10	15	20	25	30
£ s. d.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.
1 0 0	1,050	1,100	1,150	1,200	1,250	1,300
1 0 6	1,051	1,102	1,154	1,205	1,256	1,307
1 1 0	1,052	1,105	1,157	1,210	1,262	1,315
1 1 6	1,054	1,107	1,161	1,215	1,269	1,322
1 2 0	1,055	1,110	1,165	1,220	1,275	1,330
1 2 6	1,056	1,112	1,169	1,225	1,281	1,337
1 3 0	1,057	1,115	1,172	1,230	1,287	1,345
1 3 6	1,059	1,117	1,176	1,235	1,294	1,352
1 4 0	1,060	1,120	1,180	1,240	1,300	1,360
1 4 6	1,061	1,122	1,184	1,245	1,306	1,367
1 5 0	1,062	1,125	1,187	1,250	1,312	1,375
1 5 6	1,064	1,127	1,191	1,255	1,319	1,382
1 6 0	1,065	1,130	1,195	1,260	1,325	1,390
1 6 6	1,066	1,132	1,199	1,265	1,331	1,397
1 7 0	1,067	1,135	1,202	1,270	1,337	1,405
1 7 6	1,069	1,137	1,206	1,275	1,344	1,413
1 8 0	1,070	1,140	1,210	1,280	1,350	1,420
1 8 6	1,071	1,142	1,214	1,285	1,356	1,427
1 9 0	1,072	1,145	1,217	1,290	1,362	1,435
1 9 6	1,074	1,147	1,221	1,295	1,369	1,442
1 10 0	1,075	1,150	1,225	1,300	1,375	1,450
1 10 6	1,076	1,152	1,229	1,305	1,381	1,457
1 11 0	1,077	1,155	1,232	1,310	1,387	1,465
1 11 6	1,079	1,157	1,236	1,315	1,394	1,472
1 12 0	1,080	1,160	1,240	1,320	1,400	1,480
1 12 6	1,081	1,162	1,244	1,325	1,406	1,487
1 13 0	1,082	1,165	1,247	1,330	1,412	1,495
1 13 6	1,084	1,167	1,251	1,335	1,419	1,502
1 14 0	1,085	1,170	1,255	1,340	1,425	1,510
1 14 6	1,086	1,172	1,259	1,345	1,431	1,517
1 15 0	1,087	1,175	1,262	1,350	1,437	1,525
1 16 0	1,090	1,180	1,270	1,360	1,450	1,540
1 17 0	1,092	1,185	1,277	1,370	1,462	1,555
1 17 6	1,094	1,187	1,281	1,375	1,469	1,562
1 18 0	1,095	1,190	1,285	1,380	1,475	1,570
1 19 0	1,097	1,195	1,292	1,390	1,487	1,585
2 0 0	1,100	1,200	1,300	1,400	1,500	1,600
2 2 6	1,106	1,212	1,319	1,425	1,531	1,637
2 5 0	1,112	1,225	1,337	1,450	1,562	1,675
2 7 6	1,119	1,237	1,356	1,475	1,594	1,712
2 10 0	1,125	1,250	1,375	1,500	1,625	1,750

COMPOUND BONUSES.

The amount of Policies for £1,000 or Rs. 1,000, with

COMPOUND REVERSIONARY BONUSES

Declared every five years at the following rates :—

Compound Bonuses per cent. per annum.	YEARS IN FORCE.					
	5	10	15	20	25	30
£ s. d.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.	£ or Rs.
1 0 0	1,050	1,102	1,158	1,216	1,276	1,340
1 0 6	1,051	1,105	1,162	1,221	1,284	1,350
1 1 0	1,052	1,108	1,166	1,227	1,292	1,359
1 1 6	1,054	1,110	1,170	1,233	1,299	1,369
1 2 0	1,055	1,113	1,174	1,239	1,307	1,379
1 2 6	1,056	1,116	1,178	1,245	1,315	1,389
1 3 0	1,057	1,118	1,183	1,251	1,323	1,399
1 3 6	1,059	1,121	1,187	1,257	1,330	1,409
1 4 0	1,060	1,124	1,191	1,262	1,338	1,419
1 4 6	1,061	1,126	1,195	1,268	1,346	1,429
1 5 0	1,062	1,129	1,199	1,274	1,354	1,439
1 5 6	1,064	1,132	1,204	1,280	1,362	1,449
1 6 0	1,065	1,134	1,208	1,286	1,370	1,459
1 6 6	1,066	1,137	1,212	1,293	1,378	1,469
1 7 0	1,067	1,140	1,216	1,299	1,386	1,480
1 7 6	1,069	1,142	1,221	1,305	1,394	1,490
1 8 0	1,070	1,145	1,225	1,311	1,403	1,501
1 8 6	1,071	1,148	1,229	1,317	1,411	1,511
1 9 0	1,072	1,150	1,234	1,323	1,419	1,522
1 9 6	1,074	1,153	1,238	1,329	1,427	1,533
1 10 0	1,075	1,156	1,242	1,335	1,436	1,543
1 10 6	1,076	1,158	1,247	1,342	1,444	1,554
1 11 0	1,077	1,161	1,251	1,348	1,452	1,565
1 11 6	1,079	1,164	1,255	1,354	1,461	1,576
1 12 0	1,080	1,166	1,260	1,360	1,469	1,587
1 12 6	1,081	1,169	1,264	1,367	1,478	1,598
1 13 0	1,082	1,172	1,268	1,373	1,486	1,609
1 13 6	1,084	1,175	1,273	1,379	1,495	1,620
1 14 0	1,085	1,177	1,277	1,386	1,504	1,631
1 14 6	1,086	1,180	1,282	1,392	1,512	1,643
1 15 0	1,087	1,183	1,286	1,399	1,521	1,654
1 15 6	1,089	1,185	1,291	1,405	1,530	1,666
1 16 0	1,090	1,188	1,295	1,412	1,539	1,677
1 16 6	1,091	1,191	1,299	1,418	1,547	1,689
1 17 0	1,092	1,194	1,304	1,425	1,556	1,700
1 17 6	1,094	1,196	1,308	1,431	1,565	1,712
1 18 0	1,095	1,199	1,313	1,438	1,574	1,724
1 18 6	1,096	1,202	1,317	1,444	1,583	1,736
1 19 0	1,097	1,205	1,322	1,451	1,592	1,748
1 19 6	1,099	1,207	1,326	1,457	1,601	1,760
2 0 0	1,100	1,210	1,331	1,464	1,611	1,772

THE TONTINE SYSTEM.

Under the ordinary system of distribution of Profits under Life Assurance Policies, the Profits are divided at intervals, such as seven, five, or three years, or it may be as frequently as every year ; and it is obvious that a large proportion of the total amount divisible is thus distributed among many who, in the very nature of mortality experience, will not live to complete that number of payments which would provide the amount payable at their death. In other words, many such persons, whose individual transactions, taken separately, are not in themselves a profit to the Office, receive during life (or there is paid after their death) Bonuses (or " Profits " so called).

And premature death thus resulting may be contributed to by the exposure of the Assured to more than normal hazard, as by intemperance, change of residence or occupation, etc., all of which are covered by the Assurance policy, although unknown at the outset.

By that failure of longevity, and consequent failure of continued payments, the Profit Fund for division would, under the ordinary plans of assurance, be made smaller for those who survive, although it is the continuance of their membership which really provides the sources from which the surplus is derived.

It is therefore suggested that equity to a person who may die prematurely, is very well provided for by

the payment to his heirs of the full amount named in the policy without any addition of what is termed "Profits." And the operation of the Tontine Life Assurance System provides that this Bonus Fund or Profit shall be reserved for a longer period of years and *then* divided (according to the period selected) among those who are alive at the end of that period. These periods are usually 15 years or 20 years, as may be selected at the outset by the person assuring. Those alive at the end of 15 years divide the Tontine Profit Fund of the special Tontine period they have selected, and in like manner those who have chosen the 20 years' Tontine period.

It is to be distinctly understood that each person who dies before completion of the period chosen, leaves to his heirs the full sum assured.

CITY OF GLASGOW LIFE ASSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 2,726,920	£ 234,094	1,189	£ 522,357	£ 19,927	£ 37,978	% 16.22
1904	2,830,858	234,340	1,074	434,911	19,559	37,496	16.00
1905	2,890,504	232,100	1,061	372,825	16,906	36,960	15.91

THE COMMERCIAL UNION ASSURANCE CO., LD.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 2,642,821	£ 253,842	1,122	£ 954,780	£ 52,619	£ 36,613	% 14.42
1904	2,803,296	262,318	1,159	950,758	30,273	36,382	13.85
1905	3,004,438	293,199	1,672	1,140,251	48,159	41,398	14.12

THE GRESHAM LIFE ASSURANCE SOCIETY, LIMITED.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 8,585,315	£ 991,430	5,613	£ 1,790,063	£ 76,788	£ 191,022	% 19.26
1904	8,871,674	993,389	5,114	1,650,246	74,832	187,473	18.87
1905	9,181,921	994,134	5,817	1,775,206	77,269	197,432	19.86

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 5,528,029	£ 246,081	848	£ 486,923	£ 21,825	£ 24,609	% 10.60
1904	5,500,782	241,336	816	384,646	15,216	24,133	10.60
1905	5,437,817	243,809	792	481,933	19,116	24,381	10.60

THE LONDON & LANCASHIRE LIFE INSURANCE CO., LD.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 1,872,784	£ 236,041	2,362	£ 700,026	£ 31,668	£ 58,325	% 20.39
1904	2,000,477	233,460	2,376	693,348	31,144	60,231	20.52
1905	2,117,199	302,509	2,564	749,912	32,974	62,887	20.78

THE NEW YORK LIFE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 71,970,189	£ 14,624,388	177,118	£ 67,123,854	£ 3,004,722	£ 3,742,617	% 25.59
1904	80,275,405	16,239,761	187,164	71,041,307	3,001,755	3,986,274	24.60
1905	88,312,036	17,200,350	157,540	60,955,688	2,538,267	3,701,434	21.53

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 13,154,189	£ 902,681	3,432	£ 1,955,925	£ 78,937	£ 123,580	% 13'69
1904	13,472,552	927,734	6,335	2,200,303	94,051	126,404	13'62
1905	13,762,898	950,056	4,603	2,190,444	105,653	129,563	13'64

THE NORTHERN ASSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 4,209,134	£ 264,628	1,160	£ 441,950	£ 16,166	£ 26,433	% 10'00
1904	4,379,650	267,898	1,186	480,620	23,800	26,789	10'00
1905	4,558,242	271,311	1,416	524,212	20,292	27,131	10'00

THE PELICAN AND BRITISH EMPIRE LIFE OFFICE.

YEAR.	NEW BUSINESS.				COMMISSION AND MANAGEMENT EXPENSES.	
	Life and Annuity Funds.	Life Premium Income.	Policies Issued.	Sum Assured.	Premium.	Amount.
1903	£ 4,850,375	£ 412,002	1,510	£ 941,551	£ 46,461	£ 63,656
1904	5,035,482	414,123	1,371	1,006,908	43,611	62,010
1905	5,207,658	411,809	1,289	932,792	38,315	60,814
						%
						15.44
						14.97
						14.77

THE ORIENTAL GOVERNMENT SECURITY LIFE INSURANCE COMPANY.

YEAR.	NEW BUSINESS.				COMMISSION AND MANAGEMENT EXPENSES.	
	Life and Annuity Funds.	Life Premium Income.	Policies Issued.	Sum Assured.	Premium.	Amount.
1903	Rs. 2,19,95,946	Rs. 33,43,914	4,340	Rs. 76,37,625	Rs. 2,78,065	Rs. 5,36,117
1904	2,37,58,376	35,28,430	4,790	81,65,375	4,19,387	5,56,387
1905	2,57,76,148	36,38,176	4,575	76,41,325	3,91,794	5,80,133
						%
						16.03
						15.77
						15.67

THE PROVIDENT LIFE OFFICE.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 3,416,843	£ 240,559	878	£ 436,767	£ 15,567	£ 38,147	% 15.85
1904	3,514,881	244,333	986	483,569	17,516	30,990	15.14
1905	3,644,076	244,607	973	426,335	15,884	35,454	14.49

THE ROYAL INSURANCE COMPANY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 8,080,859	£ 654,140	3,468	£ 1,374,378	£ 53,470	£ 80,385	% 12.97
1904	8,858,868	661,090	3,213	1,308,862	49,640	80,773	12.21
1905	9,135,960	681,025	3,153	1,536,010	57,722	85,739	12.58

THE ROYAL EXCHANGE ASSURANCE CORPORATION.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 2,936,118	£ 240,602	1,349	£ 675,156	£ 26,284	£ 34,724	% 14.43
1904	3,035,925	250,197	1,322	871,814	29,398	35,727	14.28
1905	3,160,949	255,860	1,387	788,945	26,737	36,580	14.30

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 4,540,343	£ 272,359	1,118	£ 619,951	£ 47,737	£ 38,801	% 14.56
1904	4,669,918	289,411	1,125	637,242	50,619	40,143	13.87
1905	4,806,403	307,085	1,286	697,931	67,178	41,203	13.42

THE STANDARD LIFE ASSURANCE CO.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 10,822,623	£ 950,460	5,408	£ 2,407,916	£ 98,495	£ 195,340	% 20.55
1904	11,133,769	972,810	5,466	2,433,739	101,385	206,309	21.21
1905	11,383,893	999,159	6,248	2,535,408	125,408	204,744	20.49

THE STAR LIFE ASSURANCE SOCIETY.

YEAR.	Life and Annuity Funds.	Life Premium Income.	NEW BUSINESS.			COMMISSION AND MANAGEMENT EXPENSES.	
			Policies Issued.	Sum Assured.	Premium.	Amount.	Ratio to Premium.
1903	£ 5,911,018	£ 571,594	3,166	£ 1,005,489	£ 41,014	£ 84,335	% 14.75
1904	6,102,214	567,638	2,804	859,672	36,383	85,425	15.05
1905	6,352,479	551,256	2,009	619,039	24,793	77,134	13.99

MISCELLANEOUS.

PAYMENT OF PREMIUMS.

The Annual Premium on a policy may be paid to most Offices by half-yearly, quarterly, bi-monthly or monthly instalments without additional charge,* but in the event of a claim arising under a policy on which the premium is payable more frequently than once a year, the balance of a full year's premium, if any, for the year then current will be deducted from the proceeds of the policy at settlement.

CURRENCY.

Assurances may be effected in Sterling or Rupees at the option of the proposer. In the latter case the sum assured and premiums are payable in Rupees. In the former case the sum assured and the premiums are payable in Sterling in Great Britain, or in India at the rate of exchange current on the date when they fall due.

* Certain Offices make an addition of $2\frac{1}{2}$ per cent. to the yearly premium for half-yearly payments, 5 per cent. for quarterly payments and 10 per cent. monthly payments.

INCOME TAX PRIVILEGE.

Under 16 and 17 Vict. 34, every person assuring his own life or that of his wife is entitled to deduct in his annual return of income to the Revenue Authorities the premium or premiums paid for such Life Assurance during the year, provided the total of premiums deducted in any year does not exceed one-sixth of his entire income.

This is an advantage peculiar to the Life Assurance form of investment of money.

The Offices provide duplicate premium receipts or certificates of payments for exhibition to Income Tax Authorities.

ADMISSION OF AGE.

In the interests of the Assured the age should be admitted on the Policy when it is issued, or as soon thereafter as possible, and proof of Age should consequently be furnished to the Office without delay, either by a Certificate of Birth from the District Registrar's Books, or other Public Registers or Horoscopes, or, in case such record does not exist, by a Certificate of Baptism, mentioning date of Birth, or, if that date is not registered, then evidence should be given to show how old the child was when baptized. If no official record of Birth or Baptism exists, an extract from Family Bible or other similar Record will usually suffice, failing which the Companies will be glad to learn what evidence of age can be given.

Where the applicant is a Government servant, an extract from his Service Register, duly authenticated

by the Head of his Department, is usually deemed sufficient.

N.B.—The difficulty of proving age often increases with lapse of years, and it is frequently far easier to furnish the requisite proof during the existence of the life assured than it would be after death. Any reasonable evidence will be accepted.

Unintentional errors as to age can usually be adjusted without trouble.

LOANS ON POLICIES.

Advances within the surrender value are made to the Insured on their Policies when they have been a few years in force. No charge is made beyond the cost of the stamps for the promissory note, and interest is at a fixed rate per cent. per annum. Interest is payable in advance with the Premiums. No loan is granted for a smaller amount than say £10 or Rs. 150. The loan may be retained as long as the assured thinks fit, or it can be paid off at pleasure any time after the first twelve months. *This will be found to afford great convenience, as a temporary difficulty in the payment of a premium may be thereby readily obviated, or any unexpected requirement for money may be easily met.*

ASSIGNMENTS.

Extract from the Policies of Assurance Act, 1867.

No assignment made after the passing of this Act of a Policy of Life Assurance shall confer on the

assignee therein named, his executors, administrators, or assigns, any right to sue for the amount of such Policy, or the moneys assured or secured thereby, until a written notice of the date and purport of such assignment shall have been given to the Assurance Company liable under such policy at their principal place of business for the time being, or in case they have two or more principal places of business, then at some one of such principal places of business, and the date on which such notice shall be received shall regulate the priority of all claims under any assignment; and a payment *bonâ fide* made in respect of any Policy by any Assurance Company before the date on which such notice shall have been received shall be as valid against the assignee giving such notice as if this Act had not been passed.

Every Assurance Company shall, on every Policy issued by them after the thirtieth day of September, One thousand eight hundred and sixty-seven, specify their principal place or principal places of business at which notice of assignment may be given in pursuance of this Act.

Any such assignment may be made either by endorsement on the Policy or by a separate instrument, such endorsement or separate instrument being duly stamped.

Every Assurance Company to whom notice shall have been duly given of the assignment of any Policy under which they are liable shall, upon the request in writing of any person by whom any such notice was given or signed, or of his executors or administrators,

and upon payment in each case of a fee not exceeding five shillings, deliver an acknowledgment in writing under the hand of the Manager, Secretary, Treasurer, or other principal officer of the Assurance Company of their receipt of such notice ; and every such written acknowledgment, if signed by a person being *de jure* or *de facto* the Manager, Secretary, Treasurer, or other principal officer of the Assurance Company whose acknowledgment the same purports to be, shall be conclusive evidence as against such Assurance Company of their having duly received the notice to which such acknowledgment relates.

MEMO.

It is always wise to engage the services of a Solicitor in assigning Policies.

The purchaser should obtain possession of the Policy as well as the assignment deed, if such be a separate instrument than the Policy itself, and he should satisfy himself that the Insurance is in force.

Admission of the Life Assured's age should, in all cases, be obtained.

In registering notices of assignment, the Companies do not express any opinion as to the validity or otherwise of the Deed or Deeds of which they receive notice ; it being understood that parties when assigning a Policy, satisfy themselves that they are within their legal rights and are conforming in every respect with the requirements laid down by law. The Companies do not accept any responsibility in the matter.

LOST POLICIES.

The Companies undertake no liability under a Policy which has been lost, until the amount assured thereby falls to be paid, and then only provided it receives a satisfactory indemnity from the payee.

DEATH CLAIMS.

The following are the usual Certificates required in order to prove the death of an Assured :—

1st. A Certificate from the Medical Gentleman who attended the deceased in the last illness, stating the cause of death, when and where it took place, the duration of the illness, etc.

2nd. A Certificate identifying the deceased as the party who was insured with the Company, etc.

3rd. An Extract from the Register of Deaths.

4th. Should the age of the deceased not be admitted in the Policy, it will be necessary to produce evidence of age.

If the Claim be made by Executors or Administrators, the Probate of the will, or Letters of Administration, granted by the *Court of Probate* in favour of parties, must be left at the Insurance Office to be registered.

If the Policy has been assigned, or otherwise dealt with, all Deeds and other Documents necessary to substantiate the title to the Policy, must, in order to avoid delay in payment, be left at the Insurance Office ; and if such Deeds or Documents relate solely to the Policy, they will be retained by the Office ; but

if they relate to other matter, a full abstract of such parts as relate to the Policy must be furnished, and left with the Deeds or Documents, and, on payment of the Claim, they will be returned, on an undertaking (free of expense to the Office) being given for their production when required.

In cases of Bankruptcy or Insolvency, an official copy of the appointment of Assignees or Trustees on the Estate must be left.

PROPORTION OF WEIGHT TO HEIGHT.

The following table represents the average weights of persons of various heights, and the limits of divergence which are supposed to be consistent with health :

Height.	Standard Weight.	Maximum.	Minimum.
5 ft. 1 in.	125 lbs.	144 lbs.	96 lbs.
5 „ 2 „	128 „	151 „	101 „
5 „ 3 „	131 „	160 „	106 „
5 „ 4 „	134 „	167 „	111 „
5 „ 5 „	137 „	170 „	114 „
5 „ 6 „	141 „	174 „	116 „
5 „ 7 „	146 „	178 „	118 „
5 „ 8 „	151 „	186 „	124 „
5 „ 9 „	156 „	194 „	130 „
5 „ 10 „	161 „	203 „	135 „
5 „ 11 „	167 „	209 „	139 „
6 „ 0 „	173 „	215 „	143 „

TABLE OF EXPECTATION OF LIFE.

Age.	Expectation of Life.	Age.	Expectation of Life.	Age.	Expectation of Life.
	Years.		Years.		Years.
0	57.64	39	28.27	70	8.68
5	53.83	40	27.57	71	8.16
10	49.89	41	26.85	72	7.65
11	49.38	42	26.14	73	7.24
12	48.38	43	25.42	74	6.83
13	47.50	44	24.69	75	6.56
14	46.60	45	23.98	76	6.17
15	45.90	46	23.27	77	5.85
16	45.14	47	22.57	78	5.48
17	44.23	48	21.89	79	5.22
18	43.39	49	21.20	80	4.93
19	42.64	50	20.51	81	4.61
20	41.98	51	19.84	82	4.36
21	41.23	52	19.17	83	4.04
22	40.51	53	18.50	84	3.84
23	39.84	54	17.81	85	3.58
24	39.15	55	17.14	86	3.44
25	38.44	56	16.53	87	3.26
26	37.65	57	15.90	88	3.05
27	36.93	58	15.26	89	2.94
28	36.18	59	14.64	90	2.68
29	35.47	60	13.99	91	2.46
30	34.75	61	13.42	92	2.25
31	34.04	62	12.83	93	2.34
32	33.30	63	12.26	94	2.90
33	32.59	64	11.72	95	1.90
34	31.86	65	11.17	96	1.06
35	31.15	66	10.65	97	1.00
36	30.41	67	10.12	98	.50
37	29.69	68	9.61	99	.....
38	28.97	69	9.13	.....	.....

SPECIAL TREATMENT OF EXCEPTIONAL LIVES.

How to deal with lives which, owing to personal or family history, occupation, or place of residence, cannot be regarded as quite ordinary average risks, has long been a difficulty in Life Assurance.

Certain offices have adopted an arrangement for such cases which removes all reasonable objection on

the part of any one on whose life an extra Premium would otherwise properly be required. It is to charge the Premium at the ordinary tabular rate, and make the Policy liable to a debt which diminishes every year by a fixed amount until it is extinguished.

By this arrangement the assured receives the benefit if he prove to be a good life or better than was supposed, inasmuch as, in the event of living out an average term of life, he will have paid only the tabular rates, and the amount of the Policy will be paid in full. At the same time the office is protected against the contingency of death occurring sooner by a deduction being made from the amount of Policy. The following will serve as an illustration :—

Suppose a life has been accepted for Rs. 10,000, subject to a debt of Rs. 2,000, reducible by instalments of Rs. 100 a year.

If death occur in the first year after the issue of the Policy, the amount paid by the office will be Rs. 8,000 (Rs. 10,000 less Rs. 2,000). If death occur in the 11th year after the issue of the Policy, the amount paid by the Company will be Rs. 9,000 (Rs. 10,000 less Rs. 1,000). If death occur in the 21st year, the full amount assured (Rs. 10,000) will be paid.

As no extra Premium is paid, the advantage of this plan to the assured is obvious.

SURRENDER VALUES EXPLAINED.

When a Life Policy-holder applies for the surrender value of his Policy and learns the amount, he is often surprised that it is not larger and not infrequently remarks, "Is that all you are going to give me? Why, you have had the use of all my premiums, and you ought, at least, to return those to me even if I forego the interest upon them;" and, when informed that there is the value of the risk to be deducted, he not unnaturally replies:—"There has been no risk. I have not died, and therefore you must have all I have paid, with accumulated interest in your coffers."

The object of this article is to explain what the surrender value is; and to understand the problem aright, it is necessary first to disabuse the mind of a common fallacy regarding Life Assurance calculations. The general opinion is that in calculating a premium, the Actuary assumes that each person is supposed to have a fixed number of years to live, which term is called his "expectancy of life;" and that the annual premium is such a sum which, when accumulated at compound interest, will amount to the sum assured at the end of that term. Even if that were the case, it would be necessary to consider where the balance of the assurance money was to come from when the Assured did not live to his "expectancy," but the Actuary, in fact, makes no such assumption. He does not pretend to know how long each individual is going to live. What he does know, and what he bases his

calculations upon, is that out of a large number of persons (say 1,000), living at a certain age, so many will die the first year, so many will die in the second year, and so on, until the last man is dead. To calculate the premium which each one of those assuring at the age of, say 30, would have to pay for the assurance of, say Rs. 10,000; he first ascertains what sums will have to be paid by the Company for claims during the first year, the second year, the third year, and so on, and then he finds what amount paid by each person annually will, when accumulated at compound interest, exactly provide the claims in each year until all are dead.

It will at once be apparent that the Company can never have in hand all the premiums that have been paid by the Policy-holders, unless the profits have been so large as to make up the difference; and the argument that, because the Policy-holder has not died, the Company must have in its possession all the premiums that he has paid, is at once disposed of; for although he has not died, others have, and a portion of his payments has gone to make up the claims paid to the relatives of deceased Policy-holders.

The system pursued by the leading Insurance Offices in granting liberal surrender values is of great importance, and deserves to be thoroughly understood, because, although it is much to be regretted that any one should be compelled to relinquish his Assurance, yet if he have the misfortune to fall on evil times, the return made to him by the Insurance Office will become a matter of considerable importance.

THE SELECTION OF A LIFE OFFICE.

It is impossible to predict with mathematical accuracy which office will, in every event, supply the maximum benefit to a particular insurer, because the systems of the different offices vary, as do also the histories of individual policies,—some offices giving the largest benefits to those who die early ; others allotting more than their fair share of the Profits to those who attain extreme old age ; others, again, giving much larger values on surrender, or charging much smaller extra premiums on the Insured's residing abroad.

It is equally misleading to look solely to exceptionally low rates on the one hand, or to exceptional instances of large bonuses on the other ; but there can be no question that if the choice is made of an office (1) *of undoubted strength and solidity* ; (2) *which gives the policy-holders a large share of the profits* under an equitable system of division ; and (3) *whose conditions are liberal and liberally administered, the transaction is certain to be one which will be a source of satisfaction to the Insurer.*

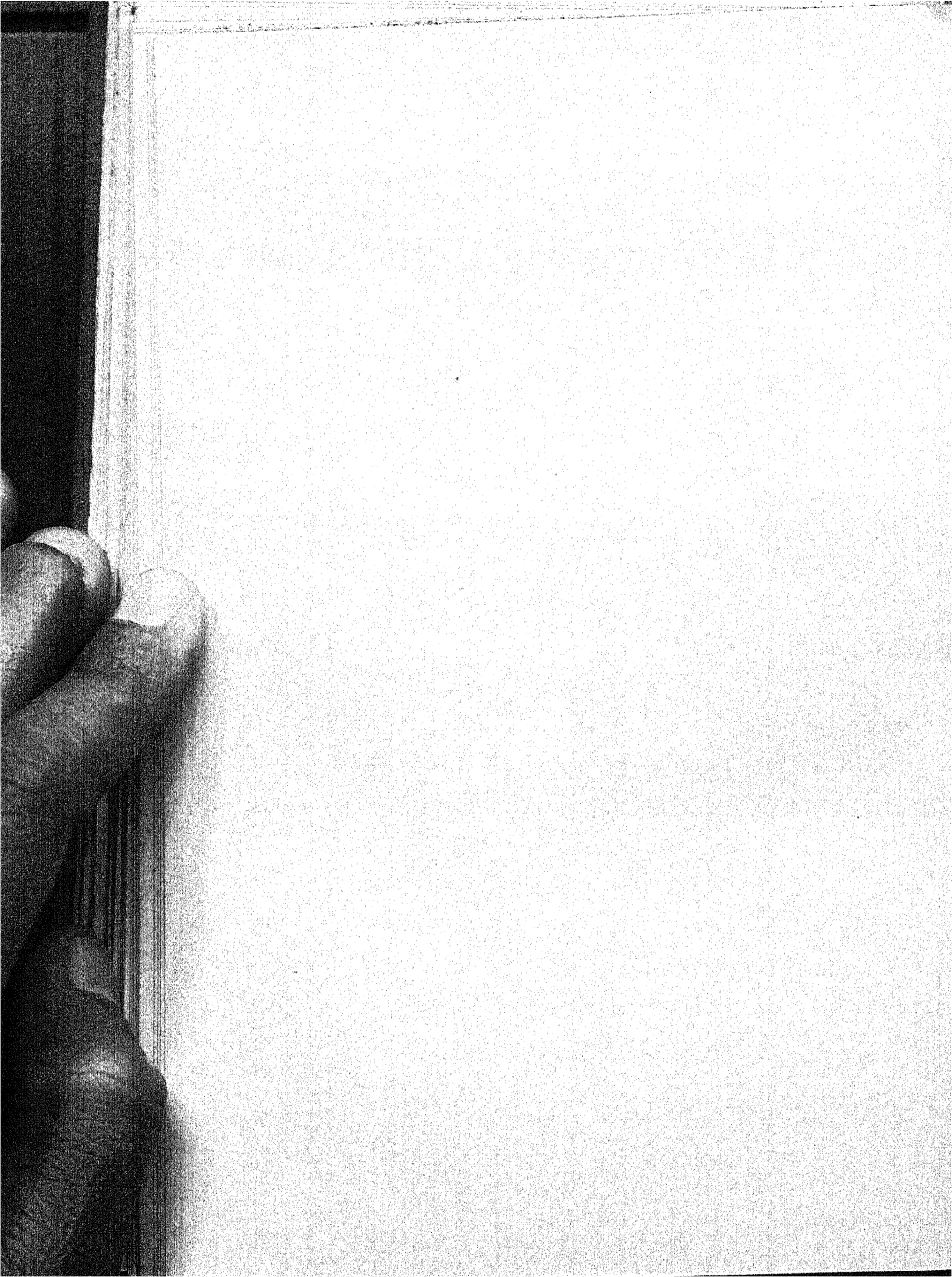
MUTUAL AND PROPRIETARY LIFE OFFICES.

How far the suggestion made many years ago, of no office being allowed to engage in Life Assurance without a large capital, should be carried out, was one for very serious consideration. A large paid-up capital does not appear an absolute necessity, although the faith engendered by it probably repays the assured, because the larger the capital the greater the confidence, and the greater the power of the subscribers to extend the business, as it does not follow all the profits go to the proprietors. The capital money is not permitted to be idle, it being the business of the Directors to place it in security at a good interest, and the interest is probably greater than the subscribers can attain elsewhere for their money with equal security.

All the old companies, which were once strictly proprietary, now divide a portion of their profits among the Policy-holders, and what can be fairer or better founded than an office which offers the advantage of a large paid-up capital and divides four-fifths, nine-tenths, or more of the profits among the Insured. Still the tendency of the public was for almost quarter of a century in favour of the mutual system as authorities roclaimed it to be the purest principle of Life Assurance and innumerable instances of great success are

to be found in its ranks. But with all the undoubted advantages of the mutual system, it is probable that a small paid-up capital, with responsibility to the extent of the proprietor's fortune, would be sufficient for safety, and there is one more point to be considered relating to the management of a mutual office, which is too often forgotten. In this the Policy-holders have a vote ; they know not when their lives may fail ; they are eager to add to the value of their policies ; and the Directors feel a pressure from without which sometimes compels them to give a greater bonus than they ought. This is a prevailing tendency of the mutual principle and argues somewhat against it. In a mixed office, on the contrary, it is the aim of the Directors to maintain their investments intact ; they know that what will destroy their company will destroy them as individual partners.

That there are enough and to spare of Life Offices, none can doubt, but even if this is so, they are indisputably beneficial to the cause they represent, as they are spreading its knowledge and pressing its necessity, with the earnest spirit of men whose existence depends on the number of their proselytes.



FIRE INSURANCE.

THE business of Fire Insurance in India is carried on under the Rules and Regulations of three Fire Insurance Agents' Associations—one in each of the principal cities—Calcutta, Bombay and Madras—all working independently of each other, but being in turn affiliated to the Fire Offices' Committee (Foreign), London.

The following are the principal Fire Offices trans-
acting business in India :—

ALLIANCE ASSURANCE COMPANY.

ATLAS ASSURANCE COMPANY, LIMITED.

COMMERCIAL UNION ASSURANCE COMPANY,
LIMITED.

GUARDIAN ASSURANCE COMPANY.

GENERAL ACCIDENT ASSURANCE CORPORATION,
LIMITED.

LAW UNION AND CROWN INSURANCE COMPANY.

LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY.

LONDON ASSURANCE CORPORATION.

LONDON AND LANCASHIRE FIRE INSURANCE COM-
PANY.

NEW ZEALAND INSURANCE COMPANY.

NORTHERN ASSURANCE COMPANY.

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY.

NORWICH UNION FIRE INSURANCE SOCIETY.

PHENIX FIRE ASSURANCE COMPANY.

ROYAL INSURANCE COMPANY.

ROYAL EXCHANGE ASSURANCE CORPORATION.

SCOTTISH UNION AND NATIONAL INSURANCE
COMPANY.

SOUTH BRITISH INSURANCE COMPANY.

STATE FIRE INSURANCE COMPANY, LIMITED.

SUN INSURANCE OFFICE.

TRITON INSURANCE COMPANY.

UNION ASSURANCE SOCIETY.

WESTERN ASSURANCE COMPANY.

YORKSHIRE INSURANCE COMPANY.

Calcutta Fire-Insurance Agents' Association.

ESTABLISHED, 1st July, 1888.

LIST OF MEMBERS.

AACHEN AND MUNICH FIRE-INSURANCE CO., OF AIX-LA-CHAPELLE	...	Messrs. Gladstone, Wyllie & Co., <i>General Agents.</i> Baboo Goluck Chand Chunder, <i>Agent.</i> Rajah Shew Bux Bogla Bahadur, <i>Agent.</i> Chas. L. Fyffe, Esq., <i>Secretary.</i> Messrs. Anderson, Wright & Co., <i>Agents.</i>
ALLIANCE ASSURANCE CO.	...	„ Martin & Co., „
ATLAS ASSURANCE CO.	...	„ Macneill & Co., „
BALOISE FIRE-INSURANCE CO.	...	„ Ernsthause, Ld., „
COMMERCIAL FIRE-INSURANCE CO.	...	„ J. G. Bagram & Co., „
COMMERCIAL UNION ASSURANCE CO., LD.	...	Chas. L. Fyffe, Esq., <i>Manager & Underwriter.</i> Messrs. Ernsthause, Ld., <i>Agents.</i>
COMMERCIAL UNION INSURANCE CO., OF NEW YORK	...	„ Martin & Co., „
EASTERN INSURANCE CO., LD.	...	„ Apear & Co., „
EQUITABLE FIRE AND ACCIDENT OFFICE, LD., OF MANCHESTER	...	„ Jardine, Skinner & Co., <i>Managing Agents.</i> „ Octavius Steel & Co., <i>Agents.</i> „ D. B. Mehta & Co., „
FIRE-INSURANCE CO., OF 1877, OF HAMBURG	...	„ Balmer, Lawrie & Co., <i>Local Managers.</i> The Holland-Bombay Trading Co., Ld., <i>Agents.</i>
GUARDIAN ASSURANCE CO., LD.	...	Messrs. Meyer, Soetbeer & Co., <i>Agents.</i> „ Andrew Yule & Co., <i>Local Managers.</i>
GENERAL ASSURANCE CORPORATION, LIMITED	...	„ Walker, Goward & Co., <i>General Agents.</i> „ Khan & Khan, <i>Agents.</i> „ Levetus, Watson & Co., <i>Agents.</i>
HAMBURG-BREMEN FIRE-INSURANCE CO.	...	„ Schröder, Smidt & Co., <i>Agents.</i>

HONGKONG FIRE-INSURANCE Co., LD.	...	Messrs. Jardine, Skinner & Co., <i>Agents.</i>
IMPERIAL INSURANCE CO., LD.	..	Begg, Dunlop & Co., ..
JAVA SEA AND FIRE-INSURANCE Co.	...	" Finlay, Muir & Co., <i>General Agents.</i> " P. E. Guzdar & Co., <i>Agents.</i> " T. Arathoon, Esq., <i>Agent.</i>
LANCASHIRE FIRE-INSURANCE Co.	...	Messrs. Graham & Co., <i>Agents.</i> " Duncan Brothers & Co., <i>Agents.</i>
LAW UNION AND CROWN FIRE AND LIFE-INSURANCE CO.	...	" Kettlewell, Bullen & Co., <i>Agents.</i>
LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.	...	" Gillanders, Arbuthnot & Co., <i>Agents.</i> " James Arbuthnot & Co., <i>Agents.</i>
LONDON ASSURANCE CORPORATION	...	" Gillanders, Arbuthnot & Co., <i>Agents.</i> " A. Stephen, Esq., <i>Agent.</i>
LONDON AND LANCASHIRE FIRE-INSURANCE CO.	...	C. C. Gulliland, Esq., <i>Resident Secretary.</i> Messrs. Barry & Co., <i>Agents.</i> " McLeod & Co., ..
MAGDEBURG FIRE-INSURANCE Co.	...	" Schröder, Smidt & Co., <i>Agents.</i> " M. M. Nahapiet & Co., <i>Agents.</i>
MANCHESTER ASSURANCE CO.		" Jardine, Skinner & Co., <i>General Agents.</i> " Kettlewell, Bullen & Co., <i>Agents.</i> " Ralli Brothers, ..
MERCANTILE FIRE-INSURANCE Co., OF CANADA	...	" Duncan Brothers & Co., <i>Agents.</i>
NATIONAL ASSURANCE CO., OF IRELAND	...	" Schröder, Smidt & Co., <i>Agents.</i> " J. C. Duffus & Co., Ltd., .. " M. M. Nahapiet & Co., <i>Agents.</i>
NETHERLANDS FIRE-INSURANCE Co.	...	" Ullmann, Hirschhorn & Co., <i>Agents.</i> " B. N. Pal & Co., .. " Gonesh Dass Joyram Dass, <i>Agents.</i>
NETHERLANDS INDIA SEA AND FIRE-INSURANCE CO.	...	" Gladstone, Wyllie & Co., <i>Agents.</i>
NEW ZEALAND INSURANCE CO.		H. E. Kempthorne, Esq., <i>Manager.</i> Messrs. Bird & Co., <i>Agents.</i> " Andrew Yule & Co., ..

NORTHERN ASSURANCE CO. ...	{	Messrs. Gladstone, Wyllie & Co., <i>Local Secretaries.</i> ,, Ralli Brothers, <i>Agents.</i> Baboo Goluck Chand Chunder, <i>Agent.</i>
NORTH BRITISH AND MERCANTILE INSURANCE CO. ...	{	Messrs. Geo. Henderson & Co., <i>General Agents.</i> ,, Williamson Magor & Co., <i>Agents.</i> ,, Octavius Steel & Co., ,,
NORTH GERMAN FIRE-INSURANCE CO., OF HAMBURG ...	{	,, J. G. Bagram & Co., <i>Agents.</i> ,, Cohn Brothers & Fuchs, <i>Agents.</i> ,, Joy Narain Brothers, <i>Agents.</i>
NORWICH UNION FIRE-INSURANCE SOCIETY ...	{	John C. Buchanan, Esq., <i>Branch Manager.</i> Messrs. Kilburn & Co., <i>Agents.</i> ,, Graham & Co., ,,
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PHENIX FIRE OFFICE ...	{	Messrs. Finlay, Muir & Co., <i>General Agents.</i> ,, Graham & Co., <i>Agents.</i> ,, Ralli Brothers, ,,
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QUEEN INSCE. CO., OF AMERICA ...	{	,, Thos. Duff & Co., LD., ,,
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SCOTTISH UNION AND NATIONAL INSURANCE CO. ...	{	,, Turner, Morrison & Co., <i>Agents.</i> ,, J. C. Duffus & Co., LD., ,, ,, Struthers & Co., LD., ,,

SOUTH BRITISH FIRE AND MARINE INSURANCE CO., OF NEW ZEALAND ..	{	Victor Murray, Esq., <i>Manager.</i>
		Messrs. Finlay, Muir & Co., <i>Agents.</i>
STATE FIRE-INSURANCE LD. ...	{	Bird & Co., <i>Chief Representatives.</i>
SUN INSURANCE OFFICE, OF LONDON ...	{	W. R. Rae, Esq., <i>Manager for India.</i>
		Messrs. Balmer, Lawrie & Co., <i>Agents.</i>
TRITON INSURANCE CO., LD. ...	{	„ Mackinnon, Mackenzie & Co., <i>Agents.</i>
		„ Jardine, Skinner & Co., <i>Managing Agents.</i>
UNION ASSURANCE SOCIETY ...	{	J. C. Galstaun, Esq., <i>Agent.</i>
		Messrs. Kerr, Tarruck & Co., <i>Agents.</i>
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		„ Shaw, Wallace & Co., <i>Agents, Chief Representatives.</i>
WESTERN ASSURANCE CO., OF TORONTO AND LONDON ...	{	„ Ziffo & Co., <i>Agents.</i>
		„ Bird & Co., <i>General „</i>
YORKSHIRE FIRE AND LIFE-IN- SURANCE CO. ...	{	„ Sinclair, Murray & Co., <i>Agents.</i>
		„ Martin & Co., <i>„</i>
		„ Andrew Yule & Co., <i>„</i>
		A. S. Rickie, Esq., <i>Agent.</i>

BOMBAY FIRE INSURANCE ASSOCIATION.

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Royal Exchange Assurance Corporation.
Royal Insurance Co.
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Scottish Union and National Insurance Society.
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Sun Insurance Office.
Transatlantic Fire Insurance Co.
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MADRAS FIRE INSURANCE AGENTS ASSOCIATION.

Established, June 1896.

MEMBERS.

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Best & Co.
Binny & Co.
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McDowell & Co., Ltd.
Oakes & Co., Ltd.
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The South Indian Export Co., Ltd.
Tata & Sons.
Walker & Co.
Wilson & Co.
Alfred Young & Co.
H. Mahd. Badsha Saheb & Co.

PARTICULARS
OF THE
FINANCIAL POSITION
HELD BY EACH
Fire Insurance Company.



THE ALLIANCE ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	5,250,000	765,625	2,126,165	461,801	889,139	387,354	311,667	35.05	43.57
1904	5,250,000	765,625	2,126,165	484,898	936,697	464,039	319,604	34.12	49.54
1905	5,262,855	812,855	2,126,165	829,319	923,854	397,670	319,585	34.50	43.05

THE ATLAS ASSURANCE COMPANY, LIMITED.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	1,200,000	144,000	487,847	133,601	519,377	270,767	180,358	35.88	52.13
1904	2,200,000	264,000	655,586	33,000	831,424	394,292	289,111	34.77	47.41
1905	2,200,000	264,000	820,396	90,169	983,558	454,075	360,179	36.62	46.16

THE COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	250,000	2,500,000	1,781,576	369,999	1,771,820	862,759	614,175	34.70	48.70
1904	250,000	2,500,000	1,983,005	509,798	1,967,712	1,091,895	654,967	33.28	55.50
1905	250,000	2,500,000	2,248,680	553,927	2,074,799	937,920	750,196	36.15	45.20

THE GUARDIAN ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	2,000,000	1,000,000	635,000	140,028	475,329	226,284	173,577	36.50	47.60
1904	2,000,000	1,000,000	654,750	129,520	507,865	284,592	188,462	37.11	56.04
1905	2,000,000	1,000,000	682,150	202,219	501,872	247,363	178,780	35.62	49.29

THE LAW UNION & CROWN INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
	£	£	£	£	£	£	£		
1903	1,500,000	90,000	214,500	93,357	210,766	90,727	70,334	33.37	43.05
1904	1,500,000	90,000	218,900	136,502	221,745	139,732	70,914	31.98	63.02
1905	1,500,000	90,000	250,000	127,487	213,578	81,242	73,514	34.42	38.03

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	...	245,640	900,000	2,208,383	2,067,195	1,043,513	685,939	33.20	50.50
1904	...	245,640	900,000	2,220,989	2,189,835	1,380,967	724,727	32.61	63.06
1905	...	245,640	900,000	2,545,124	2,199,100	1,066,852	738,542	33.58	48.51

THE LONDON ASSURANCE CORPORATION.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	896,550	448,275	710,000	590,708	513,086	237,379	184,390	35.94	46.26
1904	896,550	448,275	720,000	637,870	554,294	299,222	197,793	35.08	53.98
1905	896,550	448,275	750,000	785,901	561,603	246,127	205,799	36.64	43.82

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	2,228,875	222,887	1,658,265	1,312,614	1,238,770	539,752	434,654	35.09	43.57
1904	2,275,000	227,500	530,000	1,507,735	1,319,869	719,810	453,261	34.36	54.57
1905	2,275,000	227,500	530,000	1,507,735	1,319,776	562,030	459,543	34.82	42.58

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
	£	£	£	£	£	£	£		
1903	2,750,000	687,500	2,611,337	731,511	1,820,381	937,269	614,486	33-70	51-50
1904	2,750,000	687,500	2,325,334	651,923	1,938,336	1,273,458	640,598	33-08	65-77
1905	2,750,000	687,500	2,326,078	919,939	1,940,195	970,998	644,734	33-23	50-05

THE NORTHERN ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	3,000,000	300,000	1,558,644	262,822	1,019,209	492,152	342,049	33.56	48.29
1904	3,000,000	300,000	1,590,614	186,984	1,090,252	725,669	366,966	33.66	66.56
1905	3,000,000	300,000	1,656,296	269,203	1,112,592	533,918	391,781	35.23	48.00

THE NORWICH UNION FIRE INSURANCE SOCIETY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	1,100,000	132,000	380,117	891,981	1,140,351	586,347	393,584	34.51	51.41
1904	1,100,000	132,000	391,024	880,606	1,173,073	752,468	411,747	35.10	64.15
1905	1,100,000	132,000	550,003	888,098	1,169,568	575,289	406,997	34.81	49.19

THE PHOENIX FIRE ASSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	2,688,800	268,880	568,475	960,736	1,421,187	766,512	458,114	32.23	53.94
1904	2,688,800	268,880	579,428	913,814	1,448,571	943,045	499,601	34.49	65.10
1905	2,688,800	268,880	600,000	1,068,914	1,423,987	690,721	489,901	34.40	48.50

THE ROYAL INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	2,612,580	391,887	1,200,000	2,466,379	2,848,341	1,386,883	990,163	34.76	48.69
1904	2,612,580	391,887	1,400,000	2,467,085	2,995,666	1,735,030	1,042,486	34.77	57.43
1905	2,612,580	391,887	1,400,000	2,951,771	3,054,216	1,376,934	1,075,793	35.22	48.08

THE ROYAL EXCHANGE ASSURANCE CORPORATION.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
1903	689,220	689,220	235,000	751,762	636,857	£ 310,506	£ 218,558	34.31	48.75
1904	689,220	689,220	235,000	758,883	694,246	465,438	246,499	35.54	67.00
1905	689,220	689,220	300,000	723,564	634,510	336,297	259,763	40.91	56.15

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	5,010,180	300,000	535,000	98,605	578,082	206,055	196,068	33-90	51-20
1904	5,010,180	300,000	600,000	110,979	597,261	358,321	208,630	34-93	60-00
1905	5,010,180	300,000	600,000	182,619	590,676	308,345	202,680	34-51	52-20

THE STATE FIRE INSURANCE COMPANY, LIMITED.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	700,000	70,000	97,580	.....	137,505	73,667	47,404	34.47	53.59
1904	700,000	70,000	93,694	.....	150,916	100,928	52,118	34.53	66.93
1905	700,000	70,000	113,626	.....	148,660	76,716	52,897	35.60	51.62

THE SUN FIRE INSURANCE OFFICE.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
					£	£	£		
1903	2,400,000	120,000	489,067	1,882,104	1,222,666	622,027	423,208	34.61	50.87
1904	2,400,000	120,000	522,472	1,876,075	1,306,180	797,977	448,333	34.32	61.09
1905	2,400,000	120,000	527,732	2,094,447	1,319,330	605,390	465,024	35.21	45.88

THE UNION ASSURANCE SOCIETY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses	Of Losses.
					£	£	£		
1903	450,000	180,000	634,036	157,165	585,092	279,812	208,233	35.59	47.82
1904	450,000	180,000	674,194	76,476	685,486	457,184	238,989	34.86	66.69
1905	450,000	180,000	678,105	129,745	695,263	344,957	249,243	35.85	49.61

THE WESTERN ASSURANCE COMPANY OF TORONTO.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed.	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
		£	£	£	£	£	£		
1903	...	410,678	264,856	...	571,581	308,594	250,207	34.01	53.98
1904	...	301,590	330,342	...	620,360	485,900	274,209	44.20	78.33
1905	...	308,908	357,701	...	593,141	317,845	256,591	43.26	53.59

THE YORKSHIRE INSURANCE COMPANY.

YEAR.	CAPITAL.		FUNDS.		Premium Income.	Fire Losses.	Expenses and Commission.	RATIO TO PREMIUMS.	
	Subscribed	Paid up.	Fire.	Reserve.				Of Expenses.	Of Losses.
	£	£	£	£	£	£	£		
1903	556,460	55,646	312,000	33,265	192,951	97,590	71,677	37.15	50.58
1904	556,460	55,646	305,343	28,174	198,013	109,377	71,390	36.05	55.24
1905	556,460	55,646	291,398	43,528	228,267	115,038	82,491	36.13	50.50

On Insuring Property against loss by Fire.

THE principal points upon which the Insurance Companies require to be advised are—

THE DAY ON WHICH THE INSURANCE IS TO COMMENCE, and the period for which it is to be made. Unless specially required for shorter periods, ordinary Insurances are annual.

THE FULL NAMES OF THE PARTIES TO BE INSURED with residence and occupation ; also, if not absolute owner, the nature of the interest whether as co-partners, trustees, executors, mortgagees, etc.

PROPERTY TO BE INSURED.—The description should be as concise as is consistent with clearness, and all points material to the determination of the risk should be fully explained.

Construction of Buildings.

Class I.—(a) Fireproof, i.e., burnt bricks and/or stone and mortar or lime, the roof and floors consisting of solid masonry on iron beams and pillars, no timber being used in construction except for external doors and window-frames or for a flooring laid on such a structure without intermediate space.

- (b) *Pucca*, i.e., burnt bricks and/or stone and mortar or lime, with roof and floors of soorkey, chunam or concrete over tiles on beams, rafters and/or burghas of iron, teak or other hard non-resinous wood or wooden floors laid on such a structure without intermediate space; no other woodwork being used in construction except for doors, window-frames, venetians, sunshades and staircases of teak or other hard non-resinous wood.

Class II. — Ordinary Construction, i.e., burnt bricks or stone with floors of wood and roof of tiles, slates, metal or other incombustible material, or with such roofs carried on teak or other hard non-resinous wood.

Class III.—(a) Kutcha pucca, i.e., unburnt bricks or mud, with roof of mud, tiles, slates, metal or shingles.

- (b) *Dudjie*, i.e., timber framework, the spaces in which are filled in with stones, brick and mortar or lime (i.e., brick nogging), and roof of tiles, slates, metal or shingles.

(c) *Shingled or grass lined and/or covered, i.e.,* brick, stone, iron or mud, with shingled roofs or roof as specified in Classes I and II, but covered or lined with grass or reeds.

(d) *Iron, i.e.,* with walls and roof wholly constructed of iron, with frame of iron or timber.

Class IV.—(a) Timber or kutcha, i.e., with walls wholly or partly of wood or of any other construction than as specified in Classes I, II and III, and with roof of any construction, except thatched.

(b) *Thatched, i.e.,* of any construction with thatched roof.

Perfect party wall means a wall of burnt bricks and/or stone dividing two buildings not less than 18 inches in thickness at any part, carried through the roof (in the case of buildings with roofs of other construction than as specified in Class I, to the extent of at least 1 foot), and having no openings therein unless protected by double fireproof doors, except in the case of openings for shafts, straps and steam, gas or water pipes, the said openings not being of more than sufficient size for the purpose, and in no case exceeding 4 square feet in area.

Adjoining Buildings.—Buildings or compartments which adjoin each other will be treated as forming one risk and be rated accordingly, except in the case of

buildings which come under Classes I, II or III, and which are separated by a perfect party wall.

Communicating Buildings.—Buildings or compartments which communicate with each other will be treated as forming one risk and be rated accordingly, except in the case of buildings which come under Classes I, II or III, and which communicate only by double fireproof doors in a perfect party wall or by a passage built entirely of incombustible material with a fireproof door at each end or by an open gangway.

SUMS TO BE APPORTIONED.—*Each separate building should have a distinct amount insured upon it ; and, even where two buildings adjoin, if they are divided by a brick or stone wall, each should be separately insured. In like manner, where goods are insured, an amount must be specified on the goods in each building.*

Buildings or goods and other property, however distant from each other, may, if belonging to the same person, be insured in one Policy, separate amounts being given for each separate risk.

NEIGHBOURING BUILDINGS.—It must be ascertained whether Property to be insured is, in a confined situation, or adjoining or near any Mill, Manufactory, or other hazardous erection—as buildings not in themselves hazardous may become so by contiguity or proximity to others, or by the goods deposited or the trades carried on therein.

STOVES, STEAM BOILERS, ETC.—If any building contains any steam boiler, stove, or apparatus (other than common grates), for producing heat, full particulars should be given as to its security, length of pipe,

if any, and where venting. It is essential that Pipe Stoves be securely erected, and placed on stone, fire tiles, or other non-conductor of heat, and that the stove be not less than two feet from, and the pipe nine inches clear of, surrounding woodwork or other combustible material and the description should be clear and accurate on these points.

JOINT INSURANCES WITH OTHER COMPANIES.—When buildings or goods are insured in several Offices, the wording and division of amounts in all the policies must strictly correspond, otherwise difficulty will be experienced in settling claims ; also particulars of such other insurances should be distinctly stated.

GAS.—The use of coal gas for lighting is generally allowed without extra charge. In premises containing light and inflammable materials, great care should be observed in placing the jets, especially if the brackets are movable. In drapers and similar shops the lights, especially in the windows, should be fixed and enclosed in globes, with covers above them, and no goods hung above the lights.

ACETYLENE GAS.—This gas is dangerous unless fitted up with exceptional care.

ELECTRIC LIGHT.—Lighting by approved installation of Electric Light is permitted without additional charge.

INSURANCE OF RENT.—The Rent of Buildings may be insured to indemnify any loss of Rent, payable or receivable, in respect of the buildings, during the time they are untenable in consequence of fire. The

rates for such Insurances are the same as for the buildings.

LIGHTNING.—Damage caused by Lightning, whether fire ensues or not, is paid for by the Companies.

EXPLOSION.—The Companies now admit liability for damage arising from Explosion of ordinary Coal Gas to a Building, or Property therein, not being a building in which Gas is manufactured. Also damage occasioned by the Explosion of domestic boilers is paid for.

RANGES OF BUILDINGS.—Where buildings form an extensive range, or are numerous and so situated that it is difficult to describe their relative positions, a sketch is desirable, showing by a thick line walls which are entirely of brick or stone and have no openings in them, and by a thin line walls which are of kutchā.

STAMP DUTIES.

Life-Insurance except a Re-Insurance for every sum insured not exceeding Rs. 1,000, and also for every Rs. 1,000, or part thereof insured in excess of Rs. 1,000—

- | | | | | |
|--|-----|-----|---|---|
| (i) if drawn singly | ... | ... | 0 | 6 |
| (ii) if drawn in duplicate for each part | | | 0 | 3 |

Exemption.

Policies of Life-Insurance granted by the Director-General of the Post Office of India in accordance with rules for postal Life-Insurance issued under the authority of the Government of India.

Re-Insurance by an Insurance Company, which has granted a **Policy of Sea-Insurance or a Policy of Fire-Insurance**, with another company by way of indemnity or guarantee against the payment on the original insurance of a certain part of the sum insured thereby—

One-quarter of the duty payable in respect of the original insurance, but not less than one anna or more than one rupee.

GENERAL EXEMPTION.

Letter of cover or engagement to issue a Policy of Insurance :

Provided that, unless such letter or engagement bears the stamp prescribed by this Act for such policy,

nothing shall be claimable thereunder, nor shall it be available for any purpose, except to compel the delivery of the policy therein mentioned.

Fire-Insurance—

(1) in respect of an original policy—

(i) when the sum insured
does not exceed

Rs. 5,000 ... Eight annas.

(ii) in any other case One rupee.
and

(2) in respect of each receipt
for any payment of a pre-
mium on any renewal of an
original policy.

One-half of the duty
payable in respect
of the original
policy in addition
to the amount, if
any, chargeable
under No. 53.

Article 53 is the provision for payment of a one-anna stamp (which may be adhesive) upon receipts for sums of money exceeding Rs. 20.

The Policy stamps and Renewal Receipt stamps must be impressed ; adhesive stamps are not permitted.

“Re-Insurance by an Insurance Company which has granted a Policy of Sea-Insurance or a Policy of Fire-Insurance, with another Company by way of indemnity or guarantee against the payment on the original insurance of a certain part of the sum insured thereby.

One-quarter of the duty payable in respect of the original insurance but not less than one anna or more than one rupee.”

GENERAL.

INTEREST ON SECURITIES AND LOANS.

Days and Months.		At 3½ per cent. on Rs. 100.	At 4 per cent. on Rs. 100.	At 4½ per cent. on Rs. 100.	At 5 per cent. on Rs. 100.	At 6 per cent. on Rs. 100.
		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
Days	...					
	1	0 0 1	0 0 2	0 0 2	0 0 2	0 0 3
	2	0 0 3	0 0 4	0 0 4	0 0 5	0 0 6
	3	0 0 5	0 0 6	0 0 7	0 0 8	0 0 9
	4	0 0 7	0 0 8	0 0 9	0 0 10	0 1 0
	5	0 0 9	0 0 10	0 1 0	0 1 1	0 1 4
	6	0 0 11	0 1 0	0 1 2	0 1 4	0 1 7
	7	0 1 1	0 1 2	0 1 4	0 1 6	0 1 10
	8	0 1 2	0 1 5	0 1 7	0 1 9	0 2 1
	9	0 1 4	0 1 7	0 1 9	0 2 0	0 2 4
	10	0 1 6	0 1 9	0 2 0	0 2 2	0 2 8
	11	0 1 8	0 1 11	0 2 2	0 2 5	0 2 11
	12	0 1 10	0 2 1	0 2 4	0 2 8	0 3 2
	13	0 2 0	0 2 3	0 2 7	0 2 10	0 3 5
	14	0 2 2	0 2 5	0 2 9	0 3 1	0 3 8
	15	0 2 4	0 2 8	0 3 0	0 3 4	0 4 0
	16	0 2 5	0 2 10	0 3 2	0 3 6	0 4 3
	17	0 2 7	0 3 0	0 3 4	0 3 9	0 4 6
	18	0 2 9	0 3 2	0 3 7	0 4 0	0 4 9
	19	0 2 11	0 3 4	0 3 9	0 4 2	0 5 0
	20	0 3 1	0 3 6	0 4 0	0 4 5	0 5 4
	21	0 3 3	0 3 8	0 4 2	0 4 8	0 5 7
	22	0 3 5	0 3 10	0 4 4	0 4 10	0 5 10
	23	0 3 6	0 4 1	0 4 7	0 5 1	0 6 1
	24	0 3 8	0 4 3	0 4 9	0 5 4	0 6 4
	25	0 3 10	0 4 5	0 5 0	0 5 6	0 6 8
	26	0 4 0	0 4 7	0 5 2	0 5 9	0 6 11
	27	0 4 2	0 4 9	0 5 4	0 6 0	0 7 2
	28	0 4 4	0 4 11	0 5 7	0 6 2	0 7 5
	29	0 4 6	0 5 1	0 5 9	0 6 5	0 7 8
Months	30	0 4 8	0 5 4	0 6 0	0 6 8	0 8 0
	1	0 9 4	0 10 8	0 12 0	0 13 4	1 0 0
	2	0 14 0	1 0 0	1 2 0	1 4 0	1 8 0
	3	1 2 8	1 5 4	1 8 0	1 10 8	2 0 0
	4	1 7 4	1 10 8	1 14 0	2 1 4	2 8 0
	5	1 12 0	2 0 0	2 4 0	2 8 0	3 0 0
	6	2 0 8	2 5 4	2 10 0	2 14 8	3 8 0
	7	2 5 4	2 10 8	3 0 0	3 5 4	4 0 0
	8	2 10 0	3 0 0	3 6 0	3 12 0	4 8 0
	9	2 14 8	3 5 4	3 12 0	4 2 8	5 0 0
	10	3 3 4	3 10 8	4 2 0	4 9 4	5 8 0
	12	3 8 0	4 0 0	4 8 0	5 0 0	6 0 0

THE POPULATION OF THE PRINCIPAL CITIES AND STATIONS OF INDIA.

The Census of 1901 (first totals) compared with that of 1891.

	1901.	1891.
Calcutta (with Suburbs) ...	1,121,664	902,374
Bombay ...	770,343	821,764
Madras ...	509,397	452,518
Hyderabad (Deccan) ...	446,291	415,039
Lucknow ...	263,951	273,028
Rangoon ...	232,326	180,324
Delhi ...	208,575	192,579
Benares ...	203,095	219,467
Lahore ...	202,264	176,854
Cawnpur ...	197,000	188,712
Agra ...	188,300	168,662
Mandalay ...	182,498	188,815
Ahmedabad ...	180,673	148,412
Allahabad ...	175,748	175,246
Amritsar ...	162,429	136,766
Jaipur ...	159,550	158,905
Bangalore ...	159,030	180,366
Patna ...	135,172	165,192
Nagpur ...	124,599	117,014
Srinuggur ...	122,536	118,960
Meerut ...	118,642	119,390
Surat ...	118,364	109,229
Gwalior (with Lashker) ...	119,433	104,083
Bareilly ...	117,433	121,089
Karachi ...	115,407	105,199
Poona ...	111,385	161,390
Madura ...	105,501	87,428
Trichinopoly ...	104,690	90,609
Baroda ...	103,782	116,420
Peshawar ...	95,147	84,191
Dacca ...	90,679	82,321
Jubbulpur ...	89,708	84,481
Rawal Pindi ...	87,688	73,795
Multan ...	87,394	74,562
Indore ...	86,686	92,329
Mirzapur ...	79,787	84,130
Umballa ...	78,638	79,294
Rampur ...	77,862	76,733
Bhopal ...	77,023	70,338
Ajmere ...	74,759	68,843
Shahjehanpur ...	75,662	78,526
Calicut ...	75,510	66,078
Bhagalpur ...	75,273	69,102
Moradabad ...	75,176	72,928
Sholapur ...	74,521	61,915
Faizabad ...	74,076	78,921
Gya ...	71,186	80,383
Salem ...	70,627	67,710
Aligarh ...	70,127	61,485
Mysore ...	68,151	74,048

List of Banks in India, Ceylon, and Burma.

AGRA	...	{ Alliance Bank of Simla, Ld.
		{ Bank of Bengal.
AHMEDABAD	...	{ Bank of Bombay.
AJMERE	...	{ Alliance Bank of Simla, Ld.
AKYAB	...	{ Amritsar Bank.
		{ Bank of Bengal.
		{ Allahabad Bank, Ld.
		{ Allahabad Trading and Banking Corpn., Ld.
ALLAHABAD	...	{ Bank of Bengal.
		{ Bank of Upper India, Ld.
		{ Union Bank and Store, Ld.
AMRAOTI (BERAR)	...	{ Bank of Bombay.
		{ Allahabad Bank, Ld.
		{ Commercial Bank of India, Ld.
AMRITSAR	...	{ Delhi and London Bank, Ld.
		{ National Bank of India, Ld.
		{ Punjab National Bank, Ld.
		{ Bangalore Bank, Ld.
BANGALORE	...	{ Bangalore Cant. Savings Bank, Ld.
		{ Bank of Madras.
BAREILLY	...	{ Allahabad Bank, Ld.
		{ Bank of Upper India, Ld.
BENARES	...	{ Bank of Bengal.
		{ Benares Bank, Ld.
BIMLIPATAM	...	{ Bank of Madras.
		{ Alliance Bank of Simla, Ld.
		{ Bank of Bengal.
		{ Bank of Bombay.
		{ Bank of India, Ld.
		{ Bank of Western India, Ld.
		{ Chartered Bank of I., A. & C.
		{ Comptoir National D'Escompte de Paris.
BOMBAY	...	{ Deccan Banking and Agency Corpn., Ld.
		{ Hongkong and Shanghai Banking Corpn.
		{ Imperial Bank of Persia.
		{ Indian Specie Bank, Ld.
		{ International Banking Corpn.
		{ Mercantile Bank of India, Ld.
		{ National Bank of India, Ld.
		{ Yokohama Specie Bank, Ld.
BROACH	...	{ Bank of Bombay.

		{	Allahabad Bank, Ld.
		{	Alliance Bank of Simla, Ld.
		{	Bank of Bengal.
		{	Ditto, Burra Bazar.
		{	Chartered Bank of I. A. & C.
		{	Commercial Bank of India, Ld.
		{	Delhi and London Bank, Ld.
CALCUTTA	...	{	Deutsch-Asiatische Bank.
		{	Hongkong and Shanghai Banking Corpn.
		{	International Bankg. Corpn.
		{	Mercantile Bank of India, Ld.
		{	National Bank of India, Ld.
		{	Oriental Bank of New York.
		{	Russo-Chinese Bank.
CALICUT	...	{	Bank of Madras.
		{	Allahabad Bank, Ld.
CAWNPUR	...	{	Alliance Bank of Simla, Ld.
		{	Bank of Bengal.
		{	National Bank of India, Ld.
CHITTAGONG	...	{	National Bank of India.
COCHIN	...	{	Bank of Madras.
COCONADA	...	{	Bank of Madras.
		{	Bank of Madras.
		{	Bank of Russia.
		{	Ceylon Savings Bank.
		{	Chartered Bank of I. A. & C.
		{	Comptoir National D'Escompte de Paris.
COLOMBO	...	{	Hongkong and Shanghai Banking Corpn.
		{	London Chartered Bank of Australia.
		{	Mercantile Bank of India, Ld.
		{	National Bank of India, Ld.
		{	National Bank of New Zealand.
		{	Bank of Bengal.
DACCA	...	{	Ditto, Chandpur Pay Office.
DALHOUSIE	...	{	Punjab Banking Co., Ld.
DARJEELING	...	{	Alliance Bank of Simla, Ld.
		{	Allahabad Bank, Ld.
		{	Bank of Bengal.
		{	Bank of Upper India, Ld.
DELHI	...	{	Delhi and London Bank, Ld.
		{	National Bank of India, Ld.
		{	Native Commcl. Bank, Ld.
DERA ISMAIL KHAN	...	{	People's Banking & Commcl. Assocn., Ld.
DHARWAR	...	{	Bank of Bombay.
		{	Ajodhia Bank, Ld.
FYZABAD	...	{	Kashmiri Bank, Ld.
		{	Oudh Commercial Bank, Ld.
FEROZEPUR	...	{	Punjab Banking Co., Ld.
		{	Punjab National Bank, Ld.
		{	Mercantile Bank of India, Ld.
GALLE	...	{	Bank of Madras.
GODAVERY	...	{	Gorakhpur Bank, Ld.
GORAKHPUR	...	{	Bank of Madras.
GUNTOOR	...	{	Amritsar Bank, Ld.
GWALIOR	...	{	Allahabad Bank, Ld.
HATTRAS	...	{	Bank of Bengal.
HAZARIBAGH	...	{	Chota Nagpur Banking Assocn., Ld.

HISSAR	...	The Marwar Bank, Ld.
HUGLI	...	Bank of Bombay.
HYDERABAD (DECCAN)	...	Bank of Bengal.
HYDERABAD (SIND)	...	Commercial Bank of India, Ld.
INDORE	...	Bank of Bombay.
JALPAIGURI	...	Bank of Bengal.
JHANSI	...	Allahabad Bank, Ld.
JHILAM	...	People's Banking & Commcl. Assoen., Ld.
JUBBULPUR	...	Allahabad Bank, Ld.
JULLUNDUR	...	Bhargava Commcl. Bank, Ld.
	...	Punjab Banking Co., Ld.
KANDI	...	Bank of Madras.
	...	Mercantile Bank of India, Ld.
	...	National Bank of India, Ld.
	...	Bank of Bombay.
	...	Chartered Bank of I., A. & C., Ld.
	...	Commercial Bank of India, Ld.
KARACHI	...	Delhi and London Bank, Ld.
	...	Mercantile Bank of India, Ld.
	...	National Bank of India, Ld.
	...	People's Banking and Commcl. Assoen., Ld.
	...	Punjab Banking Co., Ld.
	...	Punjab National Bank, Ld.
KASHMIR	...	Punjab Banking Co., Ld.
KHAMGAUM	...	Punjab National Bank, Ld.
	...	Bank of Bengal.
	...	Amritsar Bank, Ld.
	...	Alliance Bank of Simla, Ld.
	...	Bank of Bengal.
	...	Bank of Bombay.
LAHORE	...	Commercial Bank of India, Ld.
	...	National Bank of India, Ld.
	...	People's Banking and Commcl. Assoen., Ld.
	...	Punjab Banking Co., Ld.
	...	Punjab National Bank, Ld.
LAKHIMPUR (ASSAM)	...	Assam Bank and Commcl. Co., Ld.
LUCKNOW	...	Allahabad Bank, Ld.
	...	Bank of Bengal.
	...	Bank of Upper India, Ld.
LYALLPORE	...	Delhi and London Bank, Ld.
	...	Punjab National Bank, Ld.
	...	Bank of Burma, Ld.
	...	Bank of Madras.
MADRAS	...	Chartered Bank of I., A. & C.
	...	Commercial Bank of India, Ld.
	...	Deccan Banking and Agency Corpn., Ld.
	...	Mercantile Bank of India, Ld.
	...	National Bank of India, Ld.
MANDALAY (BURMA)	...	National Bank of India, Ld.
MANGALORE	...	Bank of Madras.
MEERUT	...	Bank of Upper India, Ld.
MIAN MIR	...	People's Banking and Commcl. Assoen., Ld.
MOULMEIN (BURMA)	...	Punjab Banking Co., Ld.
	...	Bank of Bengal.

MULTAN	...	{ Punjab Banking Co., Ltd.
	...	{ Punjab National Bank, Ltd.
MURREE	...	{ Alliance Bank of Simla, Ltd.
	...	{ Commercial Bank of India, Ltd.
MUSSOORIE	...	{ Alliance Bank of Simla, Ltd.
	...	{ Bank of Upper India, Ltd.
	...	{ Delhi and London Bank, Ltd.
NAGPUR	...	{ Bank of Bengal.
NAINI TAL	...	{ Allahabad Bank, Ltd.
	...	{ Bank of Upper India, Ltd.
NARAYANGANJ	...	{ Bank of Bengal Pay Office.
NEGAPATAM	...	{ Bank of Madras.
NOWSHERA	...	{ People's Banking & Commcl. Asscn., Ltd.
	...	{ Punjab Banking Co., Ltd.
OOTACAMUND	...	{ Bank of Madras.
(NILGIRIS)	...	{ Bank of Bengal.
PATNA	...	{ People's Banking & Commcl. Asscn., Ltd.
PESHAWAR	...	{ Punjab Banking Co., Ltd.
	...	{ Punjab National Bank, Ltd.
POONA	...	{ Bank of Bombay.
	...	{ Deccan Bank, Ltd.
QUETTA	...	{ Punjab Banking Co., Ltd.
RANCHI	...	{ Chota Nagpur Banking Asscn., Ltd.
	...	{ Bank of Bengal.
	...	{ Bank of Burma, Ltd.
	...	{ Bank of Rangoon, Ltd.
RANGOON	...	{ Chartered Bank of I. A. & C.
	...	{ Commercial Bank of India, Ltd.
	...	{ Delhi and London Bank, Ltd.
	...	{ Hongkong and Shanghai Banking Corp'n.
	...	{ National Bank of India, Ltd.
	...	{ Alliance Bank of Simla, Ltd.
	...	{ Commercial Bank of India, Ltd.
RAWAL PINDI	...	{ Lahore Bank, Ltd.
	...	{ People's Banking & Commcl. Asscn., Ltd.
	...	{ Punjab National Bank, Ltd.
SECUNDERABAD	...	{ Bank of Bengal.
(HYD.)	...	{ Bank of Bengal.
SERAJGUNGE	...	{ People's Banking & Commcl. Asscn., Ltd.
SIALKOT	...	{ Punjab Banking Co., Ltd.
	...	{ Alliance Bank of Simla, Ltd.
SIMLA	...	{ Bank of Upper India, Ltd.
	...	{ Delhi and London Bank, Ltd.
	...	{ Punjab Banking Co., Ltd.
SIRMOOR	...	{ National Bank.
SUKKUR	...	{ Bank of Bombay.
SURAT	...	{ Bank of Bombay.
TELLICHERRY	...	{ Bank of Madras.
TRICHINOPOLY	...	{ Worriur Commcl. Bank, Ltd.
TUTICORIN	...	{ Bank of Madras.
	...	{ National Bank of India, Ltd.
UMBALLA	...	{ Alliance Bank of Simla, Ltd.
VIZAGAPATAM	...	{ Bank of Madras.

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General Reserve Fund	...	„ 300,000	0	0
Balance at credit of Profit and Loss Account	...	„ 238,790	18	9

Capital subscribed but not called up	...	£1,461,705	10	9
	...	„ 2,419,920	0	0

£3,881,625 10 9

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SUBSISTING ASSURANCES	£29,220,000

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